

## University of Dundee

The impact of COVID-19 on Scotland's women entrepreneurs

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*Publication date:*  
2021

[Link to publication in Discovery Research Portal](#)

*Citation for published version (APA):*

Arshed, N. (2021). The impact of COVID-19 on Scotland's women entrepreneurs. Scottish Government.

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# The impact of COVID-19 on Scotland's women entrepreneurs

**Professor Norin Arshed**

This briefing considers the impact of COVID-19 on women entrepreneurs in Scotland and the support available to them during the pandemic.



**20 October 2021**  
SB 21-73

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# Summary

The aim of this report is to provide an in-depth understanding of the impact of COVID-19 on women entrepreneurs in Scotland and to explore the support that was available to them during the pandemic.

The research for this project was undertaken between October 2020 and March 2021. This qualitative study was based on 12 focus groups with women entrepreneurs (6 with start-ups and 6 with growth businesses) in 6 regions in Scotland and individual interviews with 12 women entrepreneurs and 26 enterprise support organisation staff in Scotland.

The findings of the report highlight that:

- The challenges women entrepreneurs faced were amplified during the pandemic.
- The main challenges focussed around the historically reported barriers for women entrepreneurs.
- These are access to finance (many sectors dominated by women were first to be hit the hardest and the last to receive financial assistance), networking (understanding how the women entrepreneurs could ensure their businesses were promoted), and social and cultural barriers (for example, childcare and working from home).
- Opportunity also arose for many, in learning new skills, exploiting digitisation, and continuing their relationships with their communities.
- Enterprise support organisations were quick to attempt to support women entrepreneurs, but much of the support (in particular the financing and funding element) was found to be confusing by women entrepreneurs and did not consider the heterogeneity of women and their roles.

Policy actions arising from the evidence gathered in this research include:

- Access to quicker funding routes by investing in creating a one-stop-shop for financial support and assistance.
- Facilitating access to kick-starter and/or seed funding for women entrepreneurs.
- Creating new approaches to sourcing investment capital, such as crowdfunding and impact investments.
- Creating digital centres based in local infrastructure such as libraries, universities, colleges and community centres to enable women to come together to learn and also network.
- Creating coaching and mentoring champions in all Scottish regions for women entrepreneurs.
- Expanding and lowering the cost of childcare – this can include higher investment in after-school care and early years.
- Offering childcare options within the social infrastructure.

The policy actions can be met by:

- Simplifying the women's entrepreneurial support ecosystem in Scotland.
- Producing a toolkit to help women navigate the support and advice available to them.
- Long-term evaluation of what is being offered to women entrepreneurs to assess the impacts, both socially and economically for women.
- Establishing regional women's business centre hubs with regional champions.
- Collaborating with financial institutions to provide available, accessible, and appropriate finance for women entrepreneurs.

# Background

The COVID-19 pandemic, which hit the UK in March 2020, has created an existential threat to small firms. Evidence suggests that many small businesses are closing, terminating full-time employees, operating below capacity, and being forced to adapt to costly COVID safe operations, amid subdued demand and tight cashflow constraints. This situation creates a major economic problem for economies, such as Scotland, since the role of small business is integral to their success.

Governments throughout the world have vigorously pursued entrepreneurship by investing in a variety of different policies that incentivise starting and growing businesses to boost job creation, market competition, and innovation.<sup>1</sup> For example, enterprise policy has emerged as one of the key 'policies of choice'<sup>2</sup> for governments for tackling social and economic challenges which has centred on business start-ups and support for small business growth<sup>3</sup> to progress individual and societal economic development. In the UK alone, the government has directly supported SMEs by investing £14.2 billion in enterprise from 2018 to 2019, a £2 billion increase since the previous year. So, given the challenges of the global pandemic, governments have been adapting enterprise policies to the current environment to ensure small-to-medium enterprises (SMEs) are supported in these times.

While the challenges facing most SMEs during COVID are undisputed, certain groups of entrepreneurs have been and are likely to remain disproportionately affected. Prior research<sup>4</sup> has shown women tend to be more adversely affected by economic slumps and natural disasters and are more likely to adopt a defensive crisis response stance.

The International Monetary Fund<sup>5</sup> warned that the COVID-19 pandemic threatens to roll back gains in women's economic opportunities, widening gender gaps that persist despite 30 years of progress. These challenges facing women in general are likely to be reflected among women entrepreneurs, because: (1) the industries where most women operate are disproportionately affected by the effects of COVID; (2) women are more likely to run many of the newest, the smallest, and thus most vulnerable businesses; (3) with schools closed and elderly family members under threat, women are more likely to be juggling primary care-giving and homemaking, while they are struggling to save their businesses and; (4<sup>6</sup>) women are less likely to seek external finance to bolster their cash flows.

So, in this research I sought to understand how women entrepreneurs in Scotland were impacted by the pandemic, its effect on their businesses and the support they were given during the crisis. I also explore how enterprise support organisations (ESO) offered support and how they tackled the challenges faced by women entrepreneurs during the pandemic. I present the findings of this study and provide policy actions that could be taken into consideration. These policy actions provide a basis for strengthening Scotland's women's entrepreneurial ecosystem by giving voice to women entrepreneurs' analysis of their own situation. I do so by drawing on data from: (a) 12 focus group interviews which involved over 60 start-up and growth women entrepreneurs in 6 regions of Scotland; (b) 12 case studies of women entrepreneurs during the pandemic and; (c) interviews with 26 publicly and privately funded ESOs.

## About the Author

Norin Arshed is Professor, Chair of Entrepreneurship in the School of Business at the University of Dundee. Her research interests cover enterprise policy, women's enterprise policy, scale-ups, the entrepreneurial ecosystem and contextual entrepreneurship. She has previously been an Independent Government Advisor to Scottish Government and is currently a subject expert on the external Peer Review Group at the Department for Business, Energy & Industrial Strategy, a member of Advisory Board - Innovation Caucus (Innovate UK and the Economic and Social Research Council) and the Research Director of Innovation and Entrepreneurship at the London School of Economics think tank 89Initiative.

Professor Arshed has been working with the Scottish Parliament Information Centre (SPICe) as part of its Academic Fellowship programme. This aims to build links between academic expertise and the work of the Scottish Parliament.

The views expressed in this briefing are the views of the author, not those of SPICe or the Scottish Parliament.



# Women entrepreneurs in Scotland

## How have women entrepreneurs been impacted by the pandemic in Scotland?

Pre-COVID, [women-owned businesses in Scotland accounted for 13% \(231,390 jobs\) of the private sector total of employment](#). According to [research undertaken by the Federation of Small Businesses in 2018](#) <sup>7</sup>, women-owned businesses contribute £8.8 billion to the Scottish economy every year, an increase of 76% from £5bn in 2012. As a sector, women-owned businesses contribute to the economy more than sustainable tourism (£4.1bn), food and drink (£5.6bn) and creative industries (£4.6bn). Yet, the numbers of women-led employer businesses in Scotland have declined from [21% in 2017 to 14% in 2019](#). This is potentially attributed to the fact that women face specific challenges in business and access to needs-based expert support. Furthermore, women start their businesses with 53% less capital than men and tend to draw more upon private capital (including personal savings) and family finances.

As women-owned businesses typically generate lower profits, the COVID crisis is expected to increase financial dependence upon partners or, in the case of lone self-employed women or parents, cause substantial difficulties in providing for themselves or their families. While financial support measures from government, such as the Business Interruption Loan Scheme, were welcomed, [evidence shows that women self-employed/business owners are hesitant to take on financial risk](#), and government schemes such as these might be less attractive or indeed accessible to women at this time. Women-led businesses in Scotland, which account for only one in five in the country, have faced crippling challenges in a battle to survive and reopen with new measures in place. And with a [large number of female-run firms](#) in the retail, beauty and fitness sectors, they have endured increased lockdown restrictions longer than some other industries which were able to reopen weeks earlier. Furthermore, [the closures of schools, childcare facilities and paid care have intensified the unpaid domestic labour which underpins the economy](#). <sup>8</sup>

Regardless of the current pandemic, Scotland has been active over the last few years in raising the profile of women's entrepreneurship through a government-led group which published [Scotland's Framework and Action Plan for Women's Enterprise](#) in 2014. The aim of the group was to increase the contribution of women's enterprise to the Scottish economy and outline actions that need to be taken to address the gender gap in entrepreneurial activity. Furthermore, the Women in Enterprise Action Group was set up in 2017 with the remit to deliver on the commitments made in the [Enterprise and Skills Review](#) and the more recent [Women in Enterprise Action Framework](#). <sup>9</sup> The former Minister for Business, Fair Work and Skills, Jamie Hepburn, chaired the Group. He also appointed an Independent Adviser (Professor Norin Arshed) from 2019 to 2020 to offer impartial advice on moving forward with women's enterprise.

Moreover, there is a strong women's entrepreneurial ecosystem of support in Scotland and a quick sweep of available support available is highlighted in Table 1 (please note this is not an exhaustive list).

**Table 1: Support for women entrepreneurs in Scotland during the pandemic**

Organisation	Aim of the organisation	Specific support offered	Region
Advancing Eve	A membership community for females who seek the support of women in order to achieve their aspirations, whilst supporting others.	Engaging females as part of our community with regular and relevant communications; educating females as part of their continuous development with training and talks; entertaining females with a series of events including semi-formal networking and social occasions; empowering females with coaching, mentoring, internships, sponsorship, wellness programmes and awards and; enterprising females with member to member offerings and referral programmes and our own online shop.	Scottish Borders
Association of Scottish Businesswomen	Encourage personal and professional development for business owners and women who work across all sectors and levels of experience and responsibility.	Promote business opportunities by way of sharing news, showcasing businesses, exchanging views, networking, and recognising achievement.	National
Ayrshire Business Women	Endorse the development of women in business and exchange ideas, opinions, experiences and opportunities between our members.	Programme of events.	Ayrshire
British Association of Women Entrepreneurs in Scotland	BAWE Scotland encourages women to support each other and to recognise the achievements of women in business.	Supporting and encouraging skills, knowledge and global contacts to make your vision happen.	National
Business Gateway	Offers professional resources and support to help anyone starting up or growing a business, including workshops, events, news and advice.	Women In Business workshops - different themes.	National
Business Women Scotland	Connect, learn and network with like-minded women.	Dedicated to helping women find support and networking opportunities to allow them to strengthen their business and make key connections.	National
Edinburgh Businesswomen Club	A women's networking club and connecting women entrepreneurs and employees from all industry sectors.	Facilitate making new contacts, growing businesses and tapping into the support network. Networking events, training sessions and workshops as well as social events.	Edinburgh
Fife Women in Business	Will help make new connections and contacts as well as help you grow your business through sharing skills, giving advice and talking with like-minded businesswomen.	Training, meetings, social events and networking.	Tay Cities
Highlands and Islands Enterprise	Economic and community development agency for the Highlands and Islands.	W-Power programme aims to help women overcome the challenges of remoteness and rurality to set up, develop and grow small businesses across a range of sectors.	Inverness and Highland
Highland Businesswomen	A networking and support organisation for business women throughout the Highlands.	Networking opportunities to grow your business and develop your ideas; a chance to share experiences and knowledge and raising the profile of our members within and beyond our network.	Inverness and Highland
Investing Women	Growing community of women angel investors.	AccelerateHER programme of events and trade missions is designed to inspire and support female founders' journey to growth and scale.	National
Moray Businesswomen	Networking group for business and professional women throughout Moray.	Networking and events.	Moray
Perthshire	Supporting and advancing all	Hosts business and social events.	Perth

Businesswomen's Network	women in business - facilitates better networking, personal development and business promotion.		
Realise	Practical and action orientated with a focus on moving your businesses forward.	Orkney Women Entrepreneurs Programme - woman only development programme for female entrepreneurs for growth, sustainability, profitability, better business-life balance.	Inverness and Highland
Royal Bank of Scotland	RBS have teamed up with Crowdfunder to help more women start businesses.	Back Her Business - initiative has been designed to help women raise money for their concept or idea through crowdfunding.	National
Scottish Enterprise	Principally Women	Principally Women is targeted at senior women business leaders in growth companies (including social enterprises) who have leadership potential to support the company to scale up.	National
Scottish Women in Business	Networking group for businesswomen in and around Glasgow.	Opportunity to communicate, connect and collaborate.	Glasgow City
Tribe Women	Tribe Women is a community for enterprising and entrepreneurial women who want to reimagine and redesign their working lives.	Eight-month training and membership-based online and physical space for enterprising women.	National
WEvolution	A movement of people from disadvantaged backgrounds and their aspirations for a better life for themselves, their families and communities. Bringing people together in its Self-Reliant Groups, WEvolution promotes a way of working alongside communities that is based on trust, self-governance and collective endeavour (particularly women) towards entrepreneurship.	Self-Reliant Group - provides people with the means to grow as individuals by saving small amounts of money, learning new skills and gaining new experiences, but with importance being that is achieved within the group setting which provides support, inspiration and confidence.	Glasgow/ Dundee/ Paisley/ Greenock
Women's Business Station	Programme of education and learning, practical activities and events, networking, mentoring and continuous support. Specialises in micro business start-up support; increasing participation; reducing isolation and building confidence.	Enterprise programmes, networking, mentoring and fast-track programmes.	Dundee
Women's Enterprise Scotland	Create an entrepreneurial environment where women-led businesses can flourish and grow.	Digital Women's Business Centre	National
Young Enterprise Scotland	Offers enterprise and entrepreneurship programmes and development opportunities for young people across all of Scotland.	#FemaleBoss - aims to support young females get their business ideas off the ground but also to empower young females in all areas of leadership. Offers support with coaching, mentoring and collaboration to help participants succeed in their studies and career.	Ayrshire, Forth Valley and Fife

## How has the Scottish Government responded to SMEs during the pandemic?

[Audit Scotland](#) recently commented: "The COVID-19 pandemic has been the biggest fiscal and policy challenge facing the Scottish Government over the past two decades of devolution." The scale of this challenge has continued since then. The pandemic has inevitably and understandably led to public policy attention in Scotland concentrating on

mitigating the [immediate effects of the COVID-19 crisis on SMEs](#) in terms of their ability to maintain staffing levels, avoid cash-flow problems and prevent widespread bankruptcies in the wake of the lockdown.

Since the start of the pandemic in spring 2020, [£4.4 billion in business support](#) has been used to help mitigate the economic impacts of the virus. The largest area of Covid-19 spending was on [business support](#). For further details [a summary of Scottish business support funding](#) is available on the Scottish Government website.

Most recently the Strategic Framework Business Fund provided grants to businesses required to close by law or to significantly change its operations due to COVID-19 restrictions from 2 November 2020. And As of 30 April 2021, a total of £1,152,258,608 has been paid out from this Fund, 'Restart Grant and Transitional Payments' and all other local authority administered business support schemes.

Although there has been financial aid for SMEs, there has been no specific funds available for women entrepreneurs. The funds have not considered the challenges that women face and how financial assistance could have supported their businesses in these difficult times. There was no additional access to childcare, financial support was slow in the sectors dominated by women and often women were left to their own devices to try and 'manage' the pandemic.

The next section outlines the research undertaken to understand how the pandemic impacted women entrepreneurs and what support was sought and used.

# The research

This research sets out to address the following questions: (1) what challenges did women entrepreneurs face during the pandemic and; (2) how were they supported during this time? The research for this project was undertaken between October 2020 and March 2021. This qualitative study was based on focus groups and individual interviews with women entrepreneurs and ESOs in Scotland.

It should be noted that the University of Dundee's Code of Practice for Research Ethics was followed, and confidentiality and anonymity of the individuals in the focus groups and the ESOs who participated in the data collection were maintained.

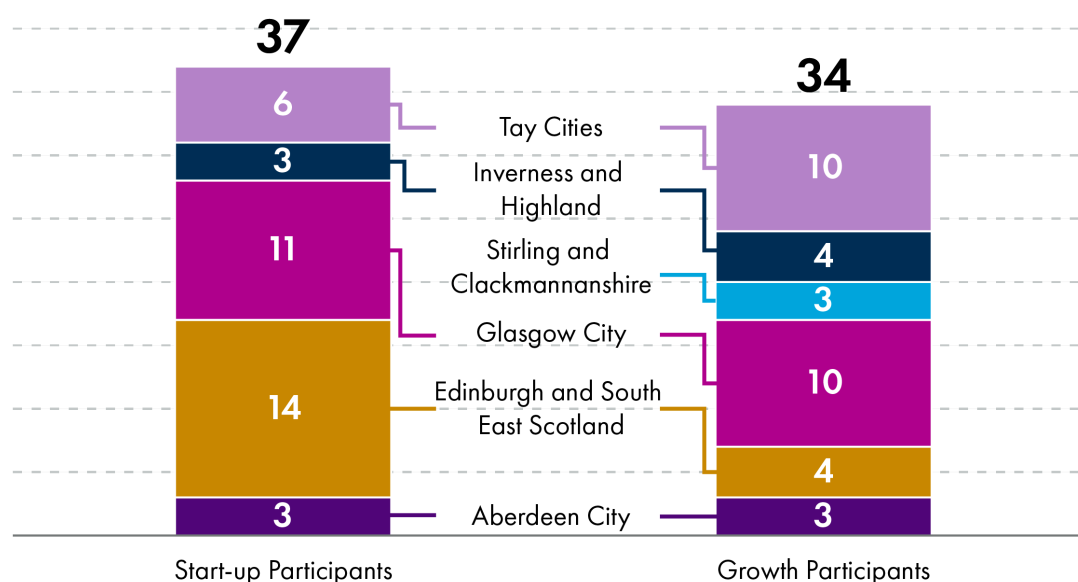
The data collection was undertaken in three stages which are outlined below.

## Stage 1: Focus groups

The focus groups were undertaken between October and November 2020. The purpose of the focus groups was to ensure that the policy actions would be based on and reflected the experiences and expectations of women entrepreneurs in Scotland. There were 12 focus groups organised (6 concentrated on start-up and 6 on growth businesses – Figure 1) in the following regions of Scotland:

- Aberdeen City
- Edinburgh and South East Scotland
- Glasgow City
- Inverness and Highland
- Stirling and Clackmannanshire
- Tay Cities

**Figure 1: Focus group information**



All focus groups were recorded and the format for both the start-up and growth groups were the same to ensure consistency, rigour, and validity.

### *Stage 2: Enterprise support organisations*

Interviews were undertaken with 26 ESOs. Of these, 11 were focussed solely on providing gender specific assistance. ESOs are dedicated to supporting the creation and growth of businesses. They included both public and private organisations (Table 2).

**Table 2: Interviewee information**

Code	Organisation type	Location
ALL*-Interviewee 1	Public	Glasgow City
ALL*-Interviewee 2	Public	Edinburgh and South East Scotland
ALL*-Interviewee 3	Public	Glasgow City
ALL*-Interviewee 4	Public	Tay Cities
ALL*-Interviewee 5	Public	Aberdeen City
ALL*-Interviewee 6	Public	Tay Cities
ALL*-Interviewee 7	Public	Tay Cities
ALL*-Interviewee 8	Public	Inverness and Highland
ALL*-Interviewee 9	Private	Stirling and Clackmannanshire
ALL*-Interviewee 10	Private	Edinburgh and South East Scotland
ALL*-Interviewee 11	Private	Glasgow City
ALL*-Interviewee 12	Public	Glasgow City
ALL*-Interviewee 13	Public	Glasgow City
ALL*-Interviewee 14	Private	Glasgow City
ALL*-Interviewee 15	Private	Glasgow City
WO**-Interviewee 1	Private	Glasgow City
WO**-Interviewee 2	Private	Edinburgh and South East Scotland
WO**-Interviewee 3	Private	Inverness and Highland
WO**-Interviewee 4	Private	Tay Cities
WO**-Interviewee 5	Private	Stirling and Clackmannanshire
WO**-Interviewee 6	Private	Glasgow City
WO**-Interviewee 7	Private	Edinburgh and South East Scotland
WO**-Interviewee 8	Private	Tay Cities
WO**-Interviewee 9	Private	Inverness and Highland
WO**-Interviewee 10	Private	Edinburgh and South East Scotland
WO**-Interviewee 11	Private	Edinburgh and South East Scotland

\*ALL-Interviewee (indicates that the ESO was not a gender-specific organisation)

\*\*WO-Interview (offered only gender-specific advice and support)

### *Stage 3: Case studies*

Between October 2020 and February 2021, 12 women entrepreneurs were interviewed each month to understand their business and personal lives. This allowed for an understanding of their businesses and the daily challenges and opportunities they faced rather than just capturing information in a snapshot of time. Table 3 highlights the case studies.

**Table 3: Snapshot of the case studies**

<b>Name</b>	<b>Location</b>	<b>Sector</b>
Emily McGowan	Scottish Borders	Marketing
Maria Koeva	Scottish Borders	Arts
Sandra Macaskill	Edinburgh	Consultancy
Amanda Pickford	Kelso	Tech/Software
Sarah Geoghegan	Glasgow	Consultancy
Suzanne Trew	Edinburgh	Consultancy
Mehrnaz Campbell	Edinburgh	Pharmaceutical
Genna Masteron	Glasgow	Services
Anne Sellar	Edinburgh	Property
Alison Gray	Glasgow	Services
Claudia Duffy	Edinburgh	Law
Kelly-Anne Mazengera Fairweather	Dundee	Services

# Findings

The COVID-19 social and economic crisis has created both challenges and opportunities for women-owned firms. This section evidences the experiences of women-led businesses during the COVID-19 crisis in Scotland. Furthermore, the support received and needed by women from different industries, businesses and stages of development are presented. Considering the challenges women have faced during the pandemic, the findings represent an opportunity to generate policy actions to address the needs of women entrepreneurs across Scotland.

## Start-up focus groups

The aim of the focus groups was to understand the impact of the pandemic on women entrepreneurs and their businesses, the support they were given and how their needs were met. This was done by dividing the focus groups into two categories - women managing start-ups and women growing businesses (those looking to increase turnover, market share, employees etc.). Different challenges and needs were identified for both types of firms.

## Impact and changes during COVID

The main aspects in which the pandemic forced business change and caused an impact were:

- the work environment;
- personal life; and
- the support received during the pandemic.

First, in the work environment, many of the respondents mentioned they now must work from home. This affected the daily activities of participants. Although working remotely was regarded as an advantage due to increasing flexibility and the opportunities for wider networking, the lack of social interaction was viewed as damaging their development. One participant highlighted:

*“ Women’s careers are going to go backwards because of working from home...nobody knows who you are, what you’re doing.”*

(Tay Cities)

The pandemic pushed many participants to make changes and digitalise their businesses. A few of them had to change their business model to continue operating. One woman expressed how her business activities needed to instantly digitalise. She said:

*“ I had to immediately not do face-to-face, couldn’t travel to London or Birmingham to do these courses that I’d been booked to do. So, I just had to learn how to do Microsoft Teams and change my content and do it on there”.*

(Tay Cities)

Second, the personal life of the participants was also affected by COVID-19. Informants reported that the main personal aspects impacted were their well-being, motivation, self-



confidence, social habits, home-schooling, and childcare. This ultimately impacted their work productivity. While a few participants' highlighted means by which they tried to improve their well-being, the majority expressed they were struggling to get time for themselves. This was due to the adaptations business owners were experiencing. Participants had to learn new skills and adapt to the new circumstances, which created a higher workload. For instance, one participant exclaimed work demands were 'manic':

*" So, I was busier during lockdown than I was before and it was just like, all my pals were off furloughing, enjoying the sun... I can't get a day off because it was just mental. It was manic."*

(Tay Cities)

About half of the respondents felt their motivation and confidence had been negatively affected. Lockdown restrictions exacerbated this feeling:

*" I did lose my mojo for my business for about six weeks until I really got my act together again...I felt like I was completely constrained by a lot of things."*

(Edinburgh and South East Scotland)

Third, a majority of the participants mentioned that interaction with support organisations affected their performance during the pandemic. A few of the participants said it was difficult to get responses from organisations. An informant expressed her frustration in one focus group saying:

*" I have continued to reach out for support from XXX in the creative industries and just never had responses. Things like email forms that don't work, phone calls that never get answered or returned... and you just give up after a while, you're just like, 'Pfft'."*

(Inverness and Highland)

## Challenges

Participants recognised three challenges that were affecting them before the crisis which were intensified during the pandemic:

- gender discrimination;
- the design of support not being suitable; and
- access to finance.

First, participants felt that the credibility of women as entrepreneurs was questioned. One participant highlighted this when discussing competition for her services:

*" In terms of COVID pressure, one way in which I have seen gender has played a role in how I'm doing things, and how I'm selling things...and what I'm observing, is that normally in my field of expertise, if I'm going to certain kind of consultancy, there's a tendency to trust the service of men, in certain areas, than the service of women. Especially if you're dealing with high up management that are men, and you look like a younger kind of woman, that tends to be an issue."*

(Aberdeen City)

Second, the programmes and support delivered were not appropriate for women business

owners. They felt that in some sectors, which have many women-owned businesses, they did not have the same level of support as the male-dominated sectors such as technology, which can be damaging to self-belief, as one participant expressed:

*“ The pitching and the situations where it’s mostly masculine environment, and then you find yourself alone, one thing I’ve realised is that I’m getting a very specific kind of client and they’re women. They are women that find themselves in that situation, and imposter syndrome is triggering, especially after COVID, it’s gone like rampant. ”*

(Aberdeen City)

Third, women experienced difficulties in getting grants, funding, loans, and external investment when they were starting their businesses. They felt that there was limited support available when starting out. One participant expressed her discontent with the lack of support:

*“ Again, it’s down to grants or taking on a loan if I could but I’m not... I’m too early stage for a loan. The grants are few and far between and you have to jump through so many hoops. I have applied for Innovate UK funding but as yet I’ve not been successful. ”*

(Aberdeen City)

Other challenges emerged during the crisis. The entrepreneurs mentioned they struggled with:

- personal;
- transitional; and
- commercial challenges.

Women were juggling with home-schooling, family care and having to balance between their career and personal life:

*“ My children and schooling are predominant. I had a new addition, which was my parents who are elderly, so while they were independent prior to this, all of a sudden they were shielding. I was having to manage various things for them as well. I guess the caring commitments broadened and I guess the need to provide support in the community also extended as well.”*

(Edinburgh and South East Scotland)

Many women were struggling to adapt to new working conditions and restrictions. They had to learn about the technological tools to develop new services and products which demanded more time. Furthermore, women had issues with their sales, retaining their clients and developing their business. One woman expressed the changes to regulations and social patterns hampering her business:

*“ Majority of my properties are HMOs and before COVID majority of them were students. So, as you know...university student situation, they move back home, so I literally have 20 rooms empty, sitting there for three months. ”*

(Edinburgh and South East Scotland)

## Successes and opportunities

The pandemic also created opportunities for start-ups which included:

- expansion and growth;
- innovation;
- structural changes; and
- networking.

First, with digitisation some businesses grew during the pandemic. About half of the participants highlighted they developed new market segments and customers. Second, the crisis forced some companies to create new products and services to survive. Half of the participants took opportunities to innovate and develop new ideas, products, services, and changing their business models. One participant said:

*“ In that respect lockdown did provide a great fertile ground for experimentation, to see whether or not people out there would like and whether or not they would engage, and they really did. ”*

(Edinburgh and South East Scotland)

Third, most of the participants mentioned positive structural changes in their businesses, such as flexibility at work, business formalisation, saving time to commute etc. These factors were regarded as an opportunity for some of the informants. A participant from Glasgow acknowledged how this had helped her productivity:

*“ I’ve got one computer on this call and another computer on another call and frankly who cares where I am. It just works.”*

(Glasgow City)

Finally, networking was a positive with many women:

*“ Going digitally has allowed me to think really differently about how possible it is to have conversations with anyone. ”*

(Glasgow City)

## Support

The focus group participants acknowledged five different types of support received from the ESOs during the crisis:

- coaching, training and advisory services;
- networking;
- specific support;
- financial support; and
- structural support.

First, coaching, training and advice was popular amongst the participants. The majority received this type of support. With digitisation, the entrepreneurs could also access support from different countries. For instance, one entrepreneur expressed:

*“ I think a big thing has been moving international coaching online. That has economically been the most rewarding of all the surprises.”*

(Aberdeen City)

Second, networking was a great opportunity for connecting with new contacts and people from different countries. Most of the respondents could participate in different events, conversations, and networking events. Third, many participants accessed specific support programmes focused on a very particular challenge or theme (e.g. accelerator programmes). This type of support was particularly well regarded and viewed favourably, as one participant expressed:

*“ It’s a really good one to join by the way. We belong to Fintech Scotland and we’re now on the Tech Nation Fintech Accelerator.”*

(Glasgow City)

Fourth, only a few participants could access financial support, through grants, funding or through the furlough scheme. Many were disheartened with the support given to them to access finance:

*“ Those ideas are going to require a certain investment that I was not planning to make, and because funding is almost inaccessible right now, I don’t know how I’m going to be able to survive...I have been looking to regional entrepreneurship help programs, they pretty much told me there’s no funding now, don’t look at it.”*

(Aberdeen City)

Lastly, only a few participants mentioned they received structural support such as support with management and long-range planning of their business. This meant, they could access an office space or obtain family support which allowed them space and place to continue with their business which was imperative for them and their well-being.

Time and time again, the issue of access to finance was discussed. Although start-up participants applied for funding, grants and loans to grow their businesses, not all of them got the financial support they needed. One informant expressed her frustration to trying to get funding to grow, highlighting the restrictive criteria:

*“ I seem to be able to get money for tech development but I can’t actually get money for working capital, which is what I need to grow the business. ”*

(Edinburgh and South East Scotland)

Furthermore, half of the start-up participants mentioned they lacked information for accessing and receiving funding. They did not know how to apply for, or which were the most suitable programmes according to their business needs. The informants also said the support programmes were not designed to be inclusive. Most of the participants mentioned women had different needs, but these were not considered. A participant mentioned the importance of customising and delivering special programmes addressed just for women:

*“ What additional support do they need, what practical support, not just investment, which is obviously a massive part of that, but what skills do they need? What practical support for mind-set, confidence? More practical support for child-care, all these things have come a long way, but there was still obvious and massive gaps before March and that's not suddenly gone away because of COVID. If anything, it has got worse.”*

(Aberdeen City)

## Growth focus groups

### Impact and changes during COVID

The women leading growth businesses identified similar types of impact and challenges as the start-ups:

- the work environment;
- personal life; and
- support received during the pandemic.

First, the work environment, many of the respondents mentioned they were working remotely from home. This affected their work dynamics and concentration. 50% of the participants were also struggling to generate sales with their products and services. And because they did not want to lose their clients and reputation, four women were also providing pro-bono services. One woman mentioned she was struggling to receive payments during the pandemic:

*“ Largely, that kind of work goes unpaid. It's not until we've got to the point where we've made a product and I'm actually delivering that product or I'm doing the coaching, that I get paid. So, the majority of my year I got very busy after a couple of weeks, I got really busy managing all of that stuff but the majority of that was unpaid.”*

(Stirling and Clackmannanshire)

Second, participants personal lives were also affected by the same circumstances as the start-up participants. The respondents listed factors such as lack of well-being, motivation and self-confidence, home-schooling, childcare, family care and personal finances. One participant mentioned how she was juggling during the pandemic to have balance between her work and personal life:

*“ The business, it was difficult in the first lockdown because I was really busy, my husband was really busy in his work and my two kids were needing home-schooled.”*

(Stirling and Clackmannanshire)

The participants were all struggling with their personal finances which affected their personal needs. For instance, one woman said she had to access a food bank for support:

*“ So, I started getting food there [food bank] which was a huge relief. And then someone gave my name to a church who were giving out food as well...really massive help.”*

(Tay Cities)

Third, as many entrepreneurs could not access support or did not get a response, they started to have a negative perception about the ESOs. An informant expressed her frustration at dealing with public sector support providers:

*“ Sometimes I can go to things and I’m not one to knock like what folk do but I can go to things and if there’s a lot of local authority people, I would just sit there quite quiet because I feel like they’re not taking us seriously.”*

(Aberdeen City)

## Challenges

The participants recognised that gender discrimination was a challenge affecting women before the crisis and persisted during the pandemic. About half of the interviewees thought that their credibility as entrepreneurs was questioned and they mentioned several challenges they faced during the COVID-19 crisis:

- support design;
- financial support;
- personal challenges;
- transition challenges;
- sales;
- access to information; and
- online networking.

First, participants identified that design for support is not suitable according to their needs. This resulted in some being directed to support which was inappropriate. One woman talked about her experience applying for support, highlighting that she was being directed to a specific type of support because of her gender:

*“ I did get an email from an ESO and they had four programmes up that you could apply for, and they suggested that maybe I apply for the female founder one and I kind of thought, actually do you know, there’s another one that’s for high growth. I wonder if maybe directing women... I didn’t apply for either of them because it wasn’t the right thing for me, but I wonder if maybe directing women sometimes towards these women only things actually might prevent them for going for the high growth thing which, actually, could have the opposite impact that you’re maybe trying to do.”*

(Glasgow City)

Second, many of the participants had difficulties in getting grants, funding, loans, and external investment. They think that the eligibility criteria are not apt for limited companies. One participant said:

*“ I’ve not qualified for any help. I’ve applied and because, I think it was because of my turnover last year wasn’t high enough, or something, I didn’t qualify for any help at all other than if I apply for a loan and with the financial situation, I don’t want to apply for a loan. I’ve not applied for a mortgage holiday, I’ve managed to just keep going, keep paying it. I don’t want to get into debt. ”*

(Tay Cities)

Third, participants struggled with personal challenges. Half of the interviewees had difficulties with home-schooling, family care and having a balance between career and personal life. One woman expressed her concerns:

*“ I have dependents and so on, and it is hard, you juggle. I’m a single mother as well, so you’re trying to run your own business, look after an elderly mother – that’s why I came back to Scotland – and although my daughter’s gone to uni, with the current situation you obviously have different concerns. So yes, it’s a mixed bag.”*

(Inverness and Highlands)

Fourth, women with growing businesses also suffered from transitional challenges. Some of the participants struggled to adapt to new working conditions and restrictions:

*“ All the meetings had moved online so...essentially I did pause trying to set meetings with business clients because I just felt it wasn’t sensitive, it wasn’t the right time ”*

(Aberdeen City)

Fifth, most participants also experienced challenges for making sales, keeping clients and developing business:

*“ I am not selling as much quantity of it as before, especially because my clients are not wanting to spend money on resources for development for their staff. ”*

(Aberdeen City)

Sixth, around half of the participants mentioned they lacked information for accessing and getting funding. They did not know how to apply for funding or which funding was the most suitable according to their profile and needs:

*“ Everything, even though I feel I’m very experienced at this, everything has gone incredibly quickly. There has been opportunity everywhere, but you wouldn’t know, unless you know where to look, unless you know how to handle it, unless you know.”*

(Glasgow City)

Finally, a few of the participants mentioned online networking as a challenge to communicate with their customers and partners. A participant mentioned she was struggling with online networking online:

*“ I find it, in terms of processing, quite difficult. So, networking things, I find that difficult online. And then, also for my neck and back it’s just on a lot of levels processing things like that I find that really challenging.”*

(Tay Cities)

## **Successes and opportunities**

Although there were many challenges for women entrepreneurs throughout the pandemic

and in the aftermath, they also experienced success and opportunities for their businesses:

- expansion and growth;
- innovation;
- structural changes; and
- networking.

For example, one of the participants recognised her success innovating her business and delivering online:

*“ There’s been lots of local things we’ve benefited from. Also, just the online channel we just didn’t operate in before, now that’s a key channel that we can... we can speak to people through our social media and say go and buy your favourite drinks, by the case, have them delivered to your door.”*

(Edinburgh and South East Scotland)

These types of businesses experienced two additional opportunities - personal and professional development and digital marketing opportunities. Many participants invested in learning new capabilities and skills. One informant highlighted that the new digital capabilities she acquired could help drive her business in the future:

*“ I have had to push myself to learn the virtual platforms, and how to do things online, and adapt a little bit to that. I think that will be useful because I think there will be more of it going forward.”*

(Stirling and Clackmannanshire)

With these digital capabilities came innovation for some of the women entrepreneurs:

*“ I think the highs has been to... being forced to develop a whole new product, and that the product came out to be very good and liked, and therefore has kept on selling, and selling.... ”*

(Aberdeen City)

The changes mentioned by this participant are also connected with the second factor, digital marketing. Half of the participants mentioned the importance of developing their digital marketing to connect with their customers and partners during the pandemic:

*“ Going digitally has allowed me to think really differently about how possible it is to have conversations with anyone.”*

(Glasgow City)

## Support

The informants recognised four types of support that was provided:

- mentoring and advice;
- networking;



- specific support programmes; and
- financial support.

First, many participants mentioned they received mentoring and advice to help them through general problems that they were experiencing on a one-to-one basis. Second, most of the respondents participated in different events, conversations, and networking. Third, a large proportion of the participants accessed specific support programmes focused on a very particular challenge or theme (e.g. digital marketing). One woman mentioned the specialised support she received from a University:

*“ I actually worked closely with a University...they helped... they've got a full-time food technology team and I actually developed the drinks with them, which was really great.”*

(Edinburgh and South East Scotland)

Finally, about a half of the participants received grants, funding or accessed the furlough scheme. One woman expressed the importance of having this type of support during the pandemic:

*“ We did get the furlough. I also got the transitional support. The business rates, we got that one. Definitely, I would have to say if it wouldn't have been for the funding we wouldn't be here.”*

(Aberdeen City)

Further to the support that was received, the participants identified four areas in which they required assistance:

- specific programmes;
- financial support;
- access to information; and
- coaching, training and advice.

First, most of the participants required specific support programmes focused on a very particular challenge or theme (e.g. programmes for developing mind-set and confidence). One respondent highlighted the relevance of incorporating mental health support for women who are leading growth businesses. She said:

*“ It should be under the enterprise umbrella because a mentally healthy founder makes a healthy business.”*

(Edinburgh and South East Scotland)

Second, many of the participants applied for funding, grants and loans. Not all of them got the support they needed. Therefore, they needed to survive the crisis by using their own savings. One entrepreneur highlighted this difficulty:

*“ So, I haven't relied on a loan... luckily I have a little bit of savings from selling my previous house before I moved and I'm living on my savings to keep me going. Nothing to do with government help. So, I think this is where it really falls foul.”*

(Inverness and Highland)

Third, like the start-ups, around half of the participants mentioned the lack of information available for accessing funding and training. They did not know how to apply for programmes, or which were the most suitable programmes according to their profile and needs. One informant explained her difficulties understanding the system, she believed it was too complicated:

*“ The government have created more work for themselves than probably was necessary. I think, if they had just set out...if you're a limited company you get this; if you're self-employed you get this...if they had just brought out a blanket scheme where you met a certain eligibility criteria based on how much income you had coming in and how much your outgoings were.”*

(Tay Cities)

Finally, A few participants mentioned they would like to receive coaching, training and advice support for taking decisions and reacting to business changes.

## Enterprise support organisations

The study also included interviews with different actors from the entrepreneurial landscape. The ESOs from the entrepreneurial ecosystem encompassed those who help businesses 'on the ground.' They are dedicated to supporting the creation and growth of businesses. Interviews were undertaken with 26 ESOs, 11 of which were focussed solely on providing gender specific assistance. The ESOs included both public and private organisations.

The role of the ESOs during the pandemic was fundamental to support changes and digitisation processes of SMEs led by women. The organisations reacted and adapted their services to continue operating under COVID restrictions. However, they also suffered challenges for providing traditional services and support. For instance, entrepreneur's engagement, interactions, and networking were affected by new constraints and means of interaction. This section highlights the themes that arose.

## Impact and changes during COVID

The ESOs stated three main aspects that affected them during the COVID-19 circumstances:

- their services;
- the entrepreneurs (clients); and
- future dynamics.

First, the services offered by all ESOs changed to some extent. Many adapted digitally, increased consultancy services and made other adaptations to their approach to meet the new conditions of working environments. All organisations started to provide their services online. Fourteen ESOs digitalised their activities during the pandemic. One ESO mentioned they had to move fast and adjust to the technology, reflecting this affected everyone:

*“ If we hadn't had COVID we probably wouldn't be as far on with our digitisation. We were all forced into that situation. Not just us, I think everybody's been forced into having to embrace the technology .”*

(ALL-Interviewee 5)

Some organisations mentioned the demand for their consultancy services increased during the pandemic. This also changed the activities and dynamics of the ESOs, which required them to spend long hours on Zoom and MS Teams. One participant highlighted how she had to adapt to the new requirements:

*“ I sit, consulting all day long in front of a screen and the last thing I want to do is then spend the evening, or my spare time, again in front of the screen.”*

(WO-Interviewee 4)

Second, the ESOs mentioned their entrepreneurs were also changing and pivoting their businesses models. One participant reflected on their clients having to adapt their services:

*“ Some are pivoting and maybe looking into other things that they've been interested that they can try and do now.”*

(WO-Interviewee 10)

This required a demand-driven adaption in services that they were offering to help support their clients. Advice on business model adaption and innovation became a necessity for many ESOs.

Third, many ESOs believed that blended services would continue to be offered going forward. Eight ESOs explicitly expressed their intentions to continue working under this modality. They said that digitisation had been very positive, but some events would still need to be organised to generate face-to-face interactions. One ESO highlighted the importance of online delivery in the future:

*“ I don't think we should go back to what we had, leaving aside the savings of course that are made by delivering online. If we think of this, of the cost of delivery, in terms of making an investment into the future and the future impact that these women will make into the economy, that needs to be an aspect as well.”*

(ALL-Interviewee 1)

## Challenges

The ESOs also experienced challenges during the COVID-19 crisis:

- impact on service and event participation;
- challenges facing women;
- barriers in providing support;
- funding and financial offerings; and
- transitional challenges.

First, the services and events participation presented issues for networking, entrepreneurs' engagement, reduction of registration and payments, and an oversaturation of online events. For some ESOs, the lack of interaction was an issue in the events and workshops. Seven ESOs reported problems with engaging stakeholders and getting payment for memberships and events' registration:

*" Well, we had... before COVID we had 69 active members and now we have 28 active paid up members, because a lot of those members haven't renewed. A couple of the ladies I got in touch with, just to see that they were okay through COVID and why they hadn't renewed, and it was common to hear 'I don't want to, there's no need to yet, might do once this is all finished'."*

(WO-Interviewee 4)

Second, the ESOs repeatedly highlighted that women had particular issues that were exacerbated during the COVID-19 crisis. The ESOs stated that home-schooling and childcare, wellbeing and emotional challenges, and getting work-personal life balance, were difficulties that women entrepreneurs were experiencing during the pandemic. About half of the ESOs agreed home-schooling and childcare were the main challenges for women entrepreneurs. Some ESOs also reported that women were having emotional and psychological challenges:

*" I think there's something very powerful about getting a bunch of women together who can moan about the fact that they've got the kids, they're running a business, they're looking after the house, they're doing all that. Their other halves sat there doing not much, but actually, the fact that you can talk about it and see that you're on the same boat is hugely powerful in itself."*

(WO-Interviewee 3)

Third, despite the opportunities and options to provide help, supporting entrepreneurs was also difficult for the ESOs. They recognised issues for communicating and providing information to the women entrepreneurs. Some ESOs mentioned there was a lack of information for accessing and getting funding:

*" I think...my opinion is actually that the support has been very, very good. You're never going to please everybody, you're never going to be able to capture absolutely everybody, and genuinely I think the support has been very good. I think the communication of the some of the support towards the later stages has been a little bit difficult to understand. I think that's probably based on the devolved administrations of government, not all being on the same page for some things."*

(ALL-Interviewee 10)

Fourth, the ESOs talked about the gender gap for accessing funding and the issues for women to get financial support:

*" The support has been pretty grim."*

(WO-Interviewee 9)

Fifth, the ESOs also recognised transitional challenges that were affecting them. In the beginning, all ESOs stated that projects and events were put on hold with the pandemic. Furthermore, half of the ESOs reported some issues in receiving funding for supporting entrepreneurs. They were also juggling to generate income through their services. Finally, five of the ESOs highlighted that because of uncertainty, they were seeing a rise of women entrepreneurs seeking advice and support to start their own business:

*“ I think that a barrier... whilst we're seeing a high start-up demand right now, the conversion into people looking to employ staff isn't quite there. So we're getting a high number of lifestyle businesses right now, which is absolutely fine for surviving right now, but my concern would be what lies ahead in terms of employment numbers and the growth aspirations. ”*

(ALL-Interviewee 7)

## Successes and opportunities

The ESOs reported three main areas in which they developed opportunities:

- networking;
- events and services; and
- opportunities for businesses.

First, networking was strengthened with new referrals and customers, collaborations and partnerships and improving interactions through small groups. Five ESOs reported having new customers and referrals as an opportunity to grow. Half of the ESOs generated alliances and partnerships to collaborate with other ESOs and institutions. Two ESOs have been organising events with smaller groups, which has brought them positive results. One of the ESO's mentioned the quality of the networking improved through smaller groups of entrepreneurs interacting, they said:

*“ So, if you're face-to-face, the group size was 12, and I've limited the group size to eight for online, to get a better quality of conversation going. So, it's not that less people are signing up, it's that we've had to limit the group sizes to get a better quality of conversation.”*

(WO-Interviewee 9)

Second, seven ESOs reported positive results and better engagement in delivering events and services online during the pandemic. Five ESOs had been offering new services and targeting new markets. One of the ESO's mentioned their intentions to expand abroad with their new offer online, she said:

*“ We've been writing the online version and we're building a kind of alumni packages. They all... 100% of them said they wanted to stay in touch somehow, I just haven't figured out how to do that best, and capacity-wise as well, but yes, that's definitely what's going to happen a bit more. We're going to go for national, and hopefully international.”*

(WO-Interviewee 10)

Some ESOs mentioned they had reached other territories and audiences delivering their services online. This has been an opportunity to diversify their audience and markets.

Third, the ESOs reported that the biggest opportunity for businesses have been in digitisation. The ESOs and businesses were benefiting with this change by upskilling their technological capabilities. Furthermore, six ESOs agreed women entrepreneurs had been more resilient and resourceful during the pandemic than initially thought. One ESO said:

*“ But I do find men are quite good at just getting on with stuff. I think women like to talk about what they're doing and to find out that other people are in the same position and what are they doing about it and how are they dealing with that, how are they dealing with the school and kids running around. So, I think quite a lot, a lot of challenges, but a lot of resilience, a lot of really good women doing a lot of good things and finding ways round it.”*

(ALL-Interviewee 9)

## Support

Considering the experience of the ESOs, this report identified which types of support was received and needed by women entrepreneurs during COVID-19 crisis. The ESOs mentioned seven different types of support provided during COVID-19 pandemic:

- programmes delivered for woman;
- coaching, training and advice;
- networking;
- specialist support;
- finance and funding;
- supporting applications for funding; and
- growth support.

About a half of the ESOs provided specific programmes or services to help women entrepreneurs during COVID. For instance, one of the ESOs described a programme that was offered to support women, describing how it was tailored to specific preferences and needs:

*“ So, we've started a series of activities. We do a monthly coffee and chat session, which is just a drop-in, no agenda, maximum of an hour...and we're just about to start a series of video casts, as well.”*

(ALL-Interviewee 4)

Furthermore, the most requested services were coaching, training and advice. The entrepreneurs also required specialised support through accelerator programmes for growing during the COVID-19 pandemic. Although finance and funding were more limited, many entrepreneurs accessed this type of help. One ESO highlighted which types of support they provided, she said:

*“ Some of our team have been doing mentoring and coaching with companies to help them prep to put in applications to get temporary funding to see them through the worst of this, so they can still be here to take forward their innovation later on. So, there's been quite a few successes there as well.”*

(WO-Interviewee 4)

Further to the support provided, the ESOs also discussed the support that was needed. They classified the types of support needed during COVID-19 pandemic by the

entrepreneurs. They identified three main areas:

- start-up support
- growing businesses; and
- support needed specifically for women.

First, start-ups needed some sort of seed funding and advice as a kick starter for their business. One of the ESO's highlighted the importance of supporting women start-ups, she expressed:

*" Just a kind of kick...there may be women who is working part-time...whatever money they bring in every month makes a big difference to the household. I think if they could maybe have maybe more of an incentive, even £1,000, I think that would maybe kind of give people three/four months to try and launch their business."*

(ALL-Interviewee 12)

Second, growing businesses were needing specialist services and accelerator programmes. Almost half of the ESOs recognised there was a gap for accessing this type of support. At this stage, women need specialist support in topics such as finance. One ESO mentioned how these types of firms are struggling to get support:

*" So, it's the same old story. Anyone that's a start-up is getting some support to get them going, and anybody that's been going for up to five years plus and wants the money because they need to keep the business running, cannot get it. So, I'm like, here we go again, same old story; you get dumped once you've been in business five years, you're on your own."*

(WO-Interviewee 5)

Therefore, there is a gap for accessing funding when the entrepreneurs want to grow their businesses. ESOs agreed that financial support and advice were also crucial at this stage.

Third, the ESOs also recognised the support specific to women was needed during the crisis. Eight ESOs mentioned the importance to generate access to funding and grants for women entrepreneurs. One participant highlighted why this support should target women specifically:

*" I think that there should be very specifically orientated grants to allow women's businesses to grow. As I say there's very organic nature to the male side of that and a very organic mentorship programme that is very much solidified within the finance sector, within banks. I think it could be good to have something from government that is very specifically targeted at female run businesses, or female entrepreneurs."*

(ALL-Interviewee 10)

Furthermore, two ESOs mentioned that mothers should have special support considering they are juggling their business with children, family pressures and work. One of the ESOs expressed:

*" Some people have talked about family support, maybe not getting the support that they would like and, therefore, looking to have a community, a network of other people that can help them. Not knowing what was out there was... I was really surprised by that, you know."*

(ALL-Interviewee 4)

During the pandemic, women also sought out practical support and psychological help for improving their mental health. One ESO highlighted the lack of support in this aspect, she said:

*“ So, I don’t see any of the agencies at the moment providing what I’d call psychological support. It’s technical support but they’re not providing that peer, come together as a group, we will support you through your pivot, we will support you through your start-up, as a peer group and women are absolutely fantastic at doing that.”*

(WO-Interviewee 9)

This finding was also consistent with the results obtained in the focus groups. Women expressed their need to get support for maintaining their mental health and mindfulness.



# Synopsis of the case studies

Multiple interviews were also conducted with 12 women entrepreneurs during the pandemic. They belong to diverse sectors and operate in different regions. Participants reported six changes that affected their businesses during the pandemic:

1. Remote work forced women entrepreneurs to change their traditional office environment to work remotely during the pandemic.
2. Most participants had to digitalise their businesses. They had to implement technological tools to continue operating under restrictions.
3. Some businesses changed their core activities to survive.
4. Lockdowns restrictions changed and affected participants business operations e.g. market regulation for some sectors saw them close for longer periods of time and delays of funding which was available to them.
5. Changing the businesses legal status due to growth during the pandemic. The bureaucracy and formalities with the banks proved to be challenging.
6. Participants expressed that they started to feel the impact of Brexit in January. For instance, higher prices, import issues and barriers for bringing products from Europe were affecting their businesses and then the pandemic hit.

The women entrepreneurs further identified challenges they have had during the COVID-19 crisis:

1. They reported different work challenges during the pandemic. At the beginning of the crisis, some businesses stopped working. Other businesses had a slowdown in their activities and sales.
2. The most common challenge was the lack of interaction whilst working online. Participants reported difficulties for interacting and communicating with their customers and partners through Zoom and MS Teams.
3. Participants reported logistical challenges and difficulties for using new digital tools. Another challenge working online was the induction of new members of staff. Additionally, half of the entrepreneurs said that it was more difficult to network online.
4. Some businesses experienced marketing challenges. Participants reported it was more difficult to sell and promote their businesses online. For instance, some businesses could not showcase their product.
5. Growth had been difficult for some women entrepreneurs during the pandemic. The pandemic exacerbated issues with recruiting employees: (i) there were many people in furlough and were not looking for new jobs, and (ii) in rural areas it was more difficult to find the right people with the right capabilities to work in specific areas such as technology and software development. Time management was also a barrier to their growth during the COVID-19 pandemic.
6. Struggling with their business finances which led to reducing incomes during the pandemic.

7. Pro bono work was done during COVID and there was a continuation in paying employees and other business expenditures during the pandemic, at their own personal expenses.
8. Identified personal challenges during this time - lonely, isolated, and emotionally unwell. Additionally, worried about the well-being of employees.
9. Childcare responsibilities and juggling the business was very difficult.
10. Accessing funding, grants and support was problematic.

Although the pandemic raised challenges for women entrepreneurs but it also presented some opportunities for them:

1. As some firms were growing during the pandemic, they were hiring additional staff. With digitisation, some entrepreneurs could also access new markets with their services.
2. With digitisation, women entrepreneurs were innovating their businesses. About a half of the informants reported that they developed new services and products. Furthermore, all the participants mentioned they were using new platforms and digital tools.
3. Most of the informants reported they scaled-up their skills, especially their IT capabilities.
4. As participants suffered difficulties during the pandemic, some reported they gained self-confidence during the hard time and through their resilience.
5. Networking and partnerships represented a great opportunity for most of the women entrepreneurs. Some were excited about the scope and reach of online networking.

See Appendix 1 for case studies.

## Policy actions

The pandemic has inevitably and understandably led to public policy attention in Scotland concentrating on relief measures by providing financial support. These measures have tried to combat the immediate effects of the COVID-19 crisis on SMEs in terms of their ability to maintain staffing levels, avoid cash-flow problems and prevent widespread bankruptcies in the wake of the lockdown. The findings suggest that while policy responses have been supportive, they have also highlighted gender imbalances and a failure to fundamentally redress the significant gendered effects of the crisis on women entrepreneurs.

The pandemic has shone a light on the global challenges for women entrepreneurs: (1) women work in industries disproportionately affected by the recession; (2) women are more likely to run many of the youngest, smallest, most vulnerable businesses; (3) with schools closed and elderly family members under threat, women are more likely to be juggling primary care-giving and homemaking, while they are scrambling to save their businesses and, (4) women are less likely to seek external finance to bolster their cash flows. And it has been argued by The Women's Enterprise Policy Group that women entrepreneurs "have been overlooked and forgotten by the government's business support scheme."

The findings of this study suggest government and policy-makers may wish to consider policy measures to redress gender imbalances to achieve a more equitable future for women entrepreneurs – one which is considerably different from the previous (and current) 'normal'. Key structural differences should be considered when assessing the types of support that women require. In Scotland for example, the public spending for business support does not integrate gender analysis across budgetary processes.

More recently, the Scottish Government have been working towards remedying the current women's entrepreneurial ecosystem with the First Minister pledging £50 million of funding for a Women's Business Centre. Currently, there has been little, if any, further information as to what the business centre will look like and what facilities and functions it will provide for women entrepreneurs but what this does highlight is that the Scottish Government recognises the different needs of women entrepreneurs for space and place and are seeking to address the challenges. Women's Business Centres, originally created to assist all women, including those socially and economically disadvantaged women in starting and building their businesses, have been successful almost regardless of their age, location and co-location status. With the Women's Business Centre, the hope is that it will encompass tackling the main barriers – finance, networking and social and cultural challenges for women entrepreneurs. And moving forward, Scotland's strategy for women entrepreneurs could potentially apply an intersectional lens to all enterprise policies. Currently, 'adding on' ad hoc elements to existing SME initiatives, where they tend to be somewhat marginalised and weakly resourced, is not a long-term solution.

The next section provides potential policy actions for policy-makers, ESOs and the wider women's entrepreneurial support ecosystem, based on the evidence gathered for this work. Women entrepreneurs face three reoccurring barriers which include: access to finance, networking, and social and cultural barriers that have been amplified by the pandemic. These three areas form the main policy actions of this report.

## Access to finance

- Creating new sources of capital, such as crowdfunding and impact investments. [These avenues have been seen as promising venues](#) for financing entrepreneurs, democratising demand and supply side of investments and contributing to economic growth.
- Offering microcredits (a very small loan given to an individual to help them become self-employed or grow a small business) - one of the most common types of repayable support for women entrepreneurs. This type of finance aims to improve financial inclusion and growth for those disadvantaged or unable to access finance for numerous reasons. These microcredit loans can be designed to include support and business advice.
- Creating a Participation fund (similar to the [Welsh initiative](#)) – this is a small funding pot (for example £20,000 each year) where women entrepreneurs across Scotland who have barriers accessing events and support can be given small funds that can encourage and enable them to attend. For example, day childcare paid for so a mother can get to an event or transport costs to go to a meeting.
- [COVID opportunity vouchers](#) – means to encourage entrepreneurs and SMEs to explore new opportunities and thereby build agility and resilience. Small cash grants might either help to incentivise women entrepreneurs directly to engage in innovation.
- Kick-starter funds - to accelerate financial inclusion where accessing speedy and efficient funding. This will enable women to engage with access to finance without the traditional routes which have often been a barrier.

## Enhancing networking opportunities

- Networking needs to be viewed as part of the wider support ecosystem where the time and timing of networking events are important considerations for both the organisers and women participants.
- Creating digital centres based in local infrastructure such as libraries, universities, colleges and community centres to enable women to come together to learn and also network.
- Providing the appropriate technical support and assistance for effective online networking.
- Appointing coaching and mentoring champions in all Scottish regions for women entrepreneurs - this would greatly benefit women seeking to grow and those in rural areas who face greater isolation, and geographic barriers to participate in women's events and organisations.

## Social and cultural barriers

- Support and solutions for women entrepreneurs in digitising their businesses within

the [Digital Boost](#) programme. This means that all businesses in all sectors who require the support will be able to train and access the support. Many businesses have yet to exploit technology, thus schemes that help connect businesses to relevant digital capabilities will bring advantages for women entrepreneurs.

- Expanding and lowering the cost of childcare – this can include higher investment in after-school care and early years.
- Offering childcare options within the social infrastructure - the ease and access of childcare facilities for women entrepreneurs - childcare facilities can be mobile as there are facilities that can be used such as local community centres and libraries that could employ childcare facilities for periods of time when business support is being offered.
- An emphasis placed on women entrepreneurs to ensure that local communities are involved in the setting up and growing businesses for example, buy local, involve local supply chains and encourage inclusive and sustainable business models. This would link and align with the [Community Wealth Building](#) programme which is people-centred approach to local economic development, which redirects wealth back into the local economy, and places control and benefits into the hands of local people.
- To incorporate well-being and mental health elements into support and assistance offered to women entrepreneurs. Women need to be engaged with and involved in how services are delivered to them and the kinds of support they can get with respect to their well-being and mental health.

## How can Scotland move forward?

- A one-stop-shop would be much more effective – timewise and financially for both women entrepreneurs and those delivering. Women's Business Centres could potentially create such one-stop-shops within their structures.
- A toolkit for women to navigate the support and advice available to them and their business, divided by type of advice and support sought, sector, business life cycle etc.
- Long-term evaluations of the offerings to ensure impacts are being made for women. There are very little evaluations or reporting mechanisms in place that includes allocation of resources, scrutiny of spending, and outcomes from public finance decisions which are gender disaggregated.
- Enterprise policies for women could move towards mainstreaming gender rather than pursuing separate policies.
- Dedicated accelerator programmes which provide specialist training and advice for business growth. These dedicated accelerators could also provide opportunities to network, make connections with people and access wider market opportunities. Currently, there are accelerators to encourage women to start their business through the recently launched [#FemaleBoss](#) and Glasgow City Council's Business Growth Programme Business Accelerator programme for women entrepreneurs – [Women-Led Accelerator](#). The accelerators for women could be more consistent and regular – build on the current accelerator programmes and ensure that they are effective in

meeting the challenges faced.

- A Scotland wide study to understand what the women's entrepreneurial support ecosystem 'looks like', who the main players are, what they deliver, how they deliver and how effective their delivery is – this will allow for collaboration, simplification, less duplication and a more efficient ecosystem.
- Seek to replicate [Better Entrepreneurship Policy](#) Tool set up by the European Commission which is an online tool designed for policy-makers and other interested parties at local, regional and national levels who wish to explore how public policy can support women entrepreneurs. This tool could be modified to the Scottish context.
- Family policies and women's enterprise policies could work hand in hand because of the role of women as primary carers for their children and elderly family members – a holistic approach would be much more effective as women at times find entrepreneurship as a way to reconcile family and professional demands. To normalise their roles as carers and mothers in their business lives and embrace their multi-roles rather than dismissing them.
- Work more closely and transparently with partners such as [The Scottish National Investment Bank](#) who have indicated that they are willing to address inequality through its investments within its Equality Impact Assessment and the Royal Bank of Scotland (for the launch of [The Female Entrepreneurship Funding](#) via the Rose Review) in ensuring women can access finance.

# Conclusion

Scotland has a long-standing policy framework for women's enterprise, but the study's findings highlight the age-old issues that policy-makers need to address to ensure the support for women entrepreneurs is available, accessible, and appropriate. More importantly, policy development for women entrepreneurs needs to be "productive and fair." The OECD has highlighted that "women's enterprise policy initiatives are often fragile – time-limited, small-scale, sparse, symptom-oriented – and not sufficiently underpinning by a genuine vision and framework for women's entrepreneurship." The evidence suggests that the time is right for governments, including the Scottish Government to commit resources to ensure programmes are suitable with stronger policy frameworks for women's entrepreneurship in Scotland for women to continue contributing to the Scottish economy.

The following themes from the recent OECD report, "[Entrepreneurship Policies Through a Gender Lens](#)" (2021) resonate with the findings and the policy actions offered by the study:

1. Fostering a gender sensitive entrepreneurship culture
2. Strengthening design and delivery of support
3. Building entrepreneurship skills
4. Facilitating access to financial capital
5. Supporting networks
6. Building a supportive regulatory environment

Given the evidence, the policy actions provide a way forward for Scotland in ensuring effective support is provided for women entrepreneurs.

# Acknowledgements

Firstly, I would like to thank the participants of this study – the women entrepreneurs who took part in the focus groups and the case studies and the enterprise support organisations. Everyone gave up valuable time to the study and it was a delight to meet everyone – new faces and old!

Secondly, I would like to thank Ross Burnside at SPICe for his helpful comments on the draft and for his support throughout. I would also like to extend my gratitude to his team who also provided me with great comments and feedback.

Lastly, thank you to Carolina Marin Cadavid who assisted me in collecting the case study interviews and analysing the findings.



# Appendix 1

# Case 1: Mehrnaz Campbell

**Cheemia**

**Founder and CEO**

<https://www.cheemia.co.uk/the-team>

Mehrnaz has more than 30 years of experience in the healthcare, medical equipment and pharmaceutical industry. She is the founder and CEO of Cheemia, a company that develops marketing strategies and innovative solutions for the NHS and other organisations. Mehrnaz's business is aligned with healthcare providers' needs to create efficiency savings.

## What changes have affected the business during COVID-19?

Although located in Edinburgh, during the pandemic Mehrnaz has been running her venture remotely from the USA with her team located throughout the UK. When COVID hit she faced an ethical dilemma in whether to continue communicating with NHS whilst they were dealing with the crisis. Business inevitably slowed down and during the first lockdown (March 2020) they opted to pause and stop working. In July 2020, they went back to working part-time and did not return to full-time work until September. Mehrnaz felt responsible for her employees and she understood the difficult situation the NHS were in.

Mehrnaz feels that the pandemic has forced them to innovate which was a challenge for them. Before COVID they offered a few core services. During COVID they have diversified their business services, developed new products and spread their risks. For instance, Mehrnaz developed an online course that became a global brand, she said:

*" I knew we were experts at remote selling in Pharmaceutical Industry and after the Pandemic that was something the Pharma Industry needed. We developed an online six-week modular course with 44 video lessons and 16 practical worksheets to allow participants to apply the learning in practice and we provided additional Support through a Private Facebook group and our monthly live Q & A sessions. we developed this product and tested it towards the end of August, and the feedback was very positive. We upgraded the content and our learning platform and launched it direct to Pharmaceutical representative as well as Global Pharmaceutical corporation. "*

She feels she has had to act creatively and innovatively for the sake of the business, requiring a shift in how she sees her role in the business, expressing:

*" Maybe before lockdown I described myself as 80% a business owner with 20% entrepreneur flare. I think now I am 80% an entrepreneur and 20% a business owner. COVID and the challenged forced me to become much more entrepreneurial. "*

## What challenges has the business had during COVID-19?

Mehrnaz has maintained a positive mindset throughout the pandemic. This has helped her to overcome initial challenges on learning how to digitally transform her business. Communication and customer relationships have also been a challenge. This is predominately because her business works with NHS who are at the front line of the

pandemic. Some projects that they were looking to implement fell through as the NHS cannot focus on new project proposals during the pandemic, and with staff being redeployed to COVID related functions they don't have capacity to achieve efficiency savings Mehrnaz and her team offered them.

Mehrnaz also faced challenges with her workload. She was having to juggle multiple different tasks and was not able to take any time off. She explained:

*" I can't delegate to anyone else, because the core content on new product is based on my expertise, and I am doing all of this alongside our normal operations. I think in future as we grow I would like to take on an operations Manager that I can delegate work to. This would allow me to switch off, so I can get a proper break. "*

Her lack of time out with the business meant it was harder to attend courses and networking events in Scotland or apply for funding streams.

### **What evidence of success is there?**

Mehrnaz highlights that the business has grown since September 2020. She launched an online learning platform which offers bespoke courses for Pharmaceutical Sales professionals in five different languages to help them overcome COVID challenges of selling online. This course has been well-received in both domestic and international markets. She received positive feedback from customers and has remained responsive to their changing needs and demands which helped develop positive customer reputation. Despite pausing normal operations for 4 months in 2020 the company turnover grew by approximately 24% than the previous year. She expressed that good customer relationship and quality services were key to her growth. Something that she was keen to maintain as the business grew:

*" I realised that if I have 2000 Members, I need to change our business model to cope with this increased in demand and perhaps bring more people on board to help me with some of the administrative, automation and Digital Marketing. It is important for me to invest time in training the right person, as it is essential they follow our work ethics and support us in creating a positive customer experience. I do realise that we need to have additional resource, but I need to find the right person with the right attitude, caring empathetic, flexible and this could. Probably be easier found amongst the female population. "*

The Pharmaceutical Clients need to focus on building relationships with NHS and finding their needs rather than just focusing on selling their own products. Cheemia approach is to help NHS to solve problems and Mehrnaz really enjoyed this mission-orientated work, expressing:

*" I feel success is in my hands and we have the freedom to build on it, so I feel really motivated and excited and sometimes I feel I don't even need to think about money or worry about generating revenue, I know it will be there if I focus on solving the problems innovatively and doing positive work and deliver results for our clients. "*

During the pandemic Mehrnaz has also gained new digital skills and feels more confident that she can make a positive difference.

### **What type of support was received?**

Mehrnaz received funds through the job retention scheme from the UK government.

Business Gateway also gave Cheemia support via Digital Boost with coaching days that help the company better utilise Social Media and technology, a six-week course 'Women in Business Growth Programme' that provided Strategic overview and advice for the company and finally additional day of PR consultancy for marketing and branding. She also applied for an Intellectual Property (IP) audit through Scottish Enterprise which was approved. She talks every month with her business advisor to get support. She believed that the Business Gateway training was valuable. She generally feels that there are good support services in Scotland, highlighting:

*" I feel now, on reflection, I have had good share of support from Business Gateway and actually think Scotland is a good environment for female entrepreneurs to thrive. "*

She has also approached Scottish Development International and is looking for support for exporting and digital marketing. However, she feels it can be frustrating dealing with many different public services as they "don't talk to each other" which is time consuming and particularly difficult for scaling companies to deal with.

As well as public sector support, she has paid \$8,000 for private training in the USA. She is on a course that focusses on scaling her business and training for developing her online learning platforms.

### **What type of support was needed?**

Mehrnaz believes she needs assistance in digital marketing expertise and branding particularly regarding her international expansion plans. She believes that application for funding is politically driven and that those that seem to get funding are the ones that do more networking. She expressed difficulty in applying for Business Gateway's Digital Boost support in the short term. Mehrnaz felt frustrated and trapped in the USA due to the restrictions:

*" They had so many requests that the fund was finished and they close the applications in less than 24 hours of opening the applications for it. I think some people knew about it and applied immediately. I talked to my business advisor and he was frustrated and he also did not get a chance to look at the application before it was closed. However, I just feel now I'm in a position that if I need something, I get my hand in my pocket and pay for it and the networking opportunity would be good in Scotland. I wish I was able to come back to Scotland, and I think this idea of going to the hotel for ten days mandatory stay doesn't fill me with delight and excitement. "*

### **What are the future plans?**

Mehrnaz has plans to grow her business digitally. She is looking to bring on new staff to help with this:

*" I might have to get more staff or contractors, if we continue growing as we are now. Currently I have three contractors that we are using their services as well. I think, soon I'm going to need a digital marketing person to work with me, so it is exciting times for us. "*

She believes that the pandemic has positively reinforced her relationships with customers. The value of their projects increased in 2021 and she is planning to reinvest this profitability to increase digital capabilities. She is looking to move back to Edinburgh to grow the business when travel the ban is eased.

## Case 2: Dr. Claudia M. Duffy

### Innovare IP

### European Patent Attorney,

### IP Entrepreneur and IP Consultant

Claudia is a former Scientist (qualified to PhD level in Physics) and her work has spanned several countries and industry sectors, including inorganic and organic electronics, material science and electronic devices. She moved from being a Scientist to becoming a qualified European Patent Attorney and, most recently, an intellectual property (IP) Entrepreneur and IP Consultant. Innovare IP provides advice and expertise to protect, manage and commercialise IP rights.

### What changes have affected the business during COVID-19?

Prior to COVID, Claudia had face-to-face meetings to understand her clients needs and build relationships. She only outsources for skills she needs rather than employing others. Claudia had also planted the seed and built good relationships with clients – this has done her well during the pandemic. She has been a member of the Royal Society of Edinburgh's Young Academy of Scotland since 2018 and of the Economy and Enterprise Committee since 2019.

Innovare IP was not impacted by the lockdown's restrictions. Claudia continued having client meetings via Zoom, MS Teams and Google Meet. She managed to have two client site visits in September and November 2020. These were her only face-to-face meetings since March 2020. Being able to go and visit clients and their team members makes a huge difference on how she provides her services to them. However, she gained a lot of clients during this time. She also used this time as an opportunity to work with a creative strategist to define Innovare IP's brand presence.

Brexit also brought some changes for the protection of trademarks and designs. Once the UK left the European Union, Claudia could not continue helping her clients directly to obtain a Community Trademark (or community designs). She said:

*“ That was a change which Brexit induced in terms of the legislation and I've taken measures to make the necessary provisions to allow me to continue to serve my clients indirectly...So, I have established relationships with trademark firms which are based within the European Union...Because of their location, these firms are entitled to apply for Community Trademarks for my clients. ”*

### What challenges has the business had during COVID-19?

The main challenge Claudia faced during the pandemic was a drastically reduced work bandwidth due to having to run a household, provide childcare and home-schooling, in addition to running a complex business such as Innovare IP and serving business clients. Claudia felt this had an impact on her business. Keeping her email updated and being able to integrate new work into her schedule was challenging. Although she felt the need to find balance, she found it difficult to juggle between running her business, the family and home-schooling. For instance, Claudia continued working over the Christmas period and was not able to take a break.

Claudia's time management and productivity has improved since COVID started. As she was working from home, she tended to do more work (particularly after the schools returned in August 2020) and have more time for attending appointments online. However, Claudia was struggling to balance her work and private life. She said in the third interview:

*“ But now it's so easy to schedule one video call after another. You tend to have more engagement, more interaction, to the point that you reach the moment where you're struggling to remember what has happened during each call because you're so detached from everything. ”*

During the third lockdown (January 2021), Claudia's child (age 7) was studying from home. As she had to support her child with home-schooling, this impacted some project deadlines. Therefore, where possible, she had to extend some deadlines. She was sharing childcare responsibilities with her husband, but both were working full-time from home. They did not receive any support for childcare and home-schooling. She considered her situation to be very stressful. Claudia thought that the female entrepreneurs with kids, particularly in full-time roles, needed more help from the Government. Claudia felt she was at a disadvantage:

*“ For a female entrepreneur with a young family...that's more difficult than normal or a more challenging situation than that of a male entrepreneur with a young family. Where quite often the roles within the family are divided such that the women spend more time running the house and looking after the kids. Whereas I have to share this equally with my husband ... and it has been very challenging since both of us are working full time in highly demanding roles. ”*

### **What evidence of success is there?**

In the autumn of 2020, Claudia realised she had reached a tipping point for her business. She had to define her business model and the way in which the business would grow. A creative strategist was supporting her to crystallise her ideas for developing Innovare IP's website. In September 2020 she started outsourcing a specialist business function, in December 2020 she found another consultant attorney to start to work with for the business and in February 2021 she started working with an information scientist. She is currently exploring opportunities to work with other specialist consultants in the near future.

Different institutions required Claudia's expertise. She started to work as an IP Advisor with the cohort of 2020 Fellows of the programme “Enterprise Fellowship”. The Royal Society of Edinburgh has successfully run this programme for over 20 years and Claudia guided the Fellows through the process of conducting IP Due Diligence for their own companies. During the course of 2020 Claudia also provided strategic IP and business advice to young companies which are members of the Royal Bank of Scotland Accelerator and University of Strathclyde Accelerator.

At the start of 2021, some of the Enterprise Fellows of the Royal Society of Edinburgh became Claudia's new clients. Innovare IP was growing, and she hired the services of another consultant who was going to deal with information, data management and coordinate specific projects for her. She had several online meetings with angel investors about the strategic and commercial importance of IP due diligence on their investee companies. She also attended the launch of “Strathclyde Inspire” which targets the commercialisation of Strathclyde University's intellectual property. This was welcomed, considering Claudia's interest in university technology transfer in the UK, and in particular Scotland.

Claudia was also running an IP Rank project which looks at ranking the IP Policies of all UK universities (there are over 150 universities in the UK) from the perspective of a Student Entrepreneur. She said that this programme already had a website and the IP Rank 2020 was published in December 2020.

### **What type of support was received?**

Although she investigated with Edinburgh Business Gateway, the potential sources of COVID-related business support, Innovare IP was not eligible for any of them, including funding. However, Business Gateway provided some limited advice – her leadership training through the programme 'Women in Business' with Edinburgh Business Gateway. However, this stopped in March 2020 due to COVID and it was never been picked up again. As she is a service provider, she does not receive a lot of support to access to funding, nor any other type of strategic business advice.

### **What type of support was needed?**

Claudia felt that government needed to provide solutions to childcare and home-schooling issues for women in businesses. Her business, at this point, was also needing a business development manager.

### **What are the future plans?**

In February 2021, Claudia was building her business brand. She will launch it this spring. She was also planning to talk with a business advisor to see how she can address the growth of her business because she is gaining clients all time. Claudia and one of her strategic business partners are working on contacting the technology transfer offices of all UK universities to assist and support with issues around improving technology transfer practices for student and academic entrepreneurs.

# Case 3: Sarah Geoghegan

## SG Consultancy

### Consultant

Sarah has 20 years of experience of bringing operational management improvements to businesses. She is an expert working on CRM systems or GDPR compliance. She has helped to prepare many companies for ISO 9001 and 14001 certifications. She has also supported her clients to make their businesses much less wasteful through identifying inefficient processes, blockages, mistakes and misdirected energies within their operations.

### What changes have affected the business during COVID-19?

During the first lockdown (March 2020) Sarah immediately started to reduce her business expenditures. The pandemic restrictions in 2020 hit her business and personal well-being hard. Towards the end of 2020, she was particularly demotivated, but was able to build motivation in early 2021.

At the start of the pandemic, Sarah felt that many of her clients had been hit hard by COVID and she did not feel comfortable chasing them for payments. Sarah's commitment to finishing these projects, however, was evident even when clients changed their priorities and lost focus. Sarah, therefore, did a lot of pro bono work in the early part of the pandemic, including working for free for a charity in Dundee.

The lockdown in January 2021 did not affect her business as much as the other lockdowns (March and October 2020) as she was able to work with some clients who did not have to close their businesses. Another significant change was working remotely and predominately virtually. This included the nature in which she networked. She attended virtual meetups and used LinkedIn as a tool. However, she considered that digital networking was not leading to generating sales as well as she hoped:

*“ So, I'm meeting lots of people and I'm making lots of good relationships, but it's not leading to any actual work. ”*

### What challenges has the business had during COVID-19?

The major challenge Sarah experienced as a business owner, which were exacerbated during the pandemic, is a lack of confidence. This stems from undercharging her clients for her work and a fear to change her pricing structure to reflect the quality and time of what she delivers. She believes that this is a trait shared by many female business owners. Her lack of confidence also impeded how she approached businesses and she believed she needed support to help her marketing.

Another challenge that Sarah faced was working in isolation. Although keeping in regular contact with friends and family she was hit hard during the second lockdown (October 2020). During the first lockdown (March 2020), she was able to meet with work colleagues, but due to changes in projects and regulations for lockdown this was not possible in the second wave (October). Sarah worked remotely for a time in Dubai, where she focused on her business development.



## **What evidence of success is there?**

Sarah has taken time during the pandemic to upskill by learning new digital skills, developing her negotiation skills and working on her confidence. She spent time planning, improving her business systems and working on business development. She feels she has put these to good use. During the fourth interview, she acknowledged that when networking virtually, she felt that she sells herself well. Virtual working also offers her more work flexibility.

At the beginning of 2021, she secured a retainer contract which guarantees her three or four days of work a month which has created some security. Rather than chase payments for work already done, she decided a longer-term contract would be more beneficial. Sarah believes her greatest success was surviving a year of hardship during COVID. She commented on this success:

*“ I think the one of the biggest successes working for this organisation that has ended up in this retainer contract, that that's been a big success for me, and also because that shows a level of confidence in me that hopefully if additional work comes up, I'll be one of the people they consider offering it to, so it's a good. ”*

## **What type of support was received?**

Throughout the pandemic Sarah attended many virtual networking events organised by several different organisations. This included webinars from Productivity Scotland, Sole Trader Finance and Federation of Small Business. Although she is a member of Federation of Small Business and Scottish Chamber of Commerce, early in the pandemic she did not receive any support. This was mainly due to a lack of knowledge on what they offered to members. However, on finding out more about the services they offer, she received legal guidance and information regarding insurance which was very valuable.

Sarah also received government self-employed income support, which she felt was good but was abused by many other people.

## **What type of support was needed?**

Sarah was aware of many government grants and funds that she could possibly apply for, although she felt this was a complicated process. There was a digital transformation grant, for example, which would have helped with her website building, but she was unable to find details and support to apply for this.

Sarah did not have positive experiences of public sector support services. She attempted to get in touch with Business Gateway for support but did not receive any response. Furthermore, she finds their services not well placed to support the current development of her business, expressing:

*“ I mean I can you can access support through Business Gateway. Yeah so you can go on, and you know they have courses and stuff, but it's very basic, very basic stuff. So, which is great when you're first starting out, but when you're established it's not it's not really...It doesn't feel like it's quite at the right level. ”*

## **What are the future plans?**

Sarah plans to work to develop contacts that can lead to future business opportunities. She has identified some companies who she will offer free consultation to in a bid to

develop longer-term lucrative relationships. She is also looking to develop her online presence throughout 2021 through developing a website and expanding her LinkedIn network. Sarah feels positive that the vaccination will improve her business outlook and the future will be brighter.

## Case 4: Alison Gray

### Skillfluence

#### Founder and Director

<http://www.skillfluence.co.uk/>

Alison is the founder and director of Skillfluence. This organisation specialises in transferrable skills, training researchers to work with others inside and outside of academia. She helps researchers to maximise the impact and contribution of their research and scaling up their skills and expertise through adding value for the industry and society.

#### What changes have affected the business during COVID-19?

Alison pivoted to deliver her business online early during the first pandemic. She began by recording material but changed to doing live online sessions. She invested heavily in software, technology and e-platforms for the business to make the online change, drawing on cash reserves within the business to do this. In the first two lockdowns (March and October 2020), one person in her team was going to the office once a week, but now everyone is working remotely from home.

#### What challenges has the business had during COVID-19?

The logistics of online training have proved to be a challenge. They adapted their three-day training programme to be delivered in smaller bite size chunks, which can be delivered over a longer period. Throughout the pandemic, she felt that communication and relationships were harder to maintain without contact and physical interaction. She feels disappointed not to be able to meet people and have her colleagues around.

She thinks there are plenty of online networking opportunities. However, she has not found the time or motivation to take time out of the business to attend many online events. One reason for this was the lack of interaction, explaining:

*" If you were going to a conference you would sit and you would be interested to listen to a speaker, but when you're sitting in front of your computer there are other distractions. I think information or webinar-based content is not interactive, so I think it is less appealing online. "*

Throughout the latter half of 2020, Alison experienced growth. A big challenge was the introduction of new members of staff. She felt that she did not get a chance to get to know them well and build relationships to make them feel part of the team. The day-to-day running of the bigger projects she secured was also a challenge in terms of time management

She has also experienced challenges with working at home, with limited workspace. Her motivation was up and down. She expressed her struggle in one interview:

*" I think it's the juggling of everything and the lack of variety really in life at the moment, makes it quite difficult on a personal level. "*

#### What evidence of success is there?

Alison believed that the pandemic helped her re-focus the business and it became more scalable. She believed that she developed a stronger, more unique product and built a community with her customers. January and February 2021 were busy periods with new customers and many customer contacts from across the UK. These were coming through her website and through referrals.

### **What type of support was received?**

Alison received some good support to help start her business from Business Gateway and the Royal Bank of Scotland Accelerator Programme. However, she believes that there is a 'missing middle' for support focused at the early stages of growth. As a lot of support focusses on more established high-growth businesses. In one interview, she expressed:

*" I think there's a wonderful Community for start-ups with incubators and accelerators and there's a whole ecosystem around that, but it feels like the business ecosystems, a little bit flakier and a bit more dispersed. There's not such an obvious channel and places for people at the next stage, I suppose. It would be good to have a clearer pipeline as your company grows. I think there's a lot of focus on high growth companies, which is good but we're not like a tech company that suddenly going to go global...we're a service provider, so we're not going to grow at the speed of some of these other types of companies. So, it would be nice to see other supports in place for companies like ourselves, moving into the next stage of the pipeline. "*

Despite this, she was still able to access good support to help her company's growth. Just before the pandemic she won £40,000 from Scottish Edge funding which helped to build her e-platform. She also received support through Business Gateway with the Digital Boost development grants, with initial funding of £5,000, which was increased to £25,000. Alison invested this money on technology equipment and for consultancy support to deliver online. Alison believes this was fantastic support. The company also received cyber security training from this programme and some marketing consultancy support.

As well as public sector support, Alison is taking part in Royal Bank of Scotland's Accelerator Programme, which was running workshops. She believes this is a great network of support. She is also working with a business angel investment groups running their boot camp for women entrepreneurs.

### **What type of support was needed?**

Alison believed that women only support can hold back women by not allowing them to apply and integrate with non-gender specific support which might be more beneficial for their business. However, she acknowledges that there needs to be a shift in culture away from the default 'male' setting. Investment in childcare support and upskilling digitally need particular attention. As Alison is growing and thinking about growing her team, financial support would offer some security when paying salaries for the first time. Support for HR practices, and team building would also be beneficial.

### **What are the future plans?**

Alison plans to scale her business digitally over the next year. She is looking to develop her marketing and is designing new programmes targeted in new industries. They are investing in new training management software to help automate their processes. Alison believes this will be useful when responding to blended delivery of online and in person when the pandemic is over, which she thinks will get logistically complicated. She is also planning a podcast which focuses on connecting academics with industry.

# Case 5: Maria Koeva

## Easy Sketching Club

### Founder

<https://www.facebook.com/easysketchingclub/>

Maria came to Scotland 18 years ago. She is an architect from Moscow Architecture Institute in Russia. She is a creative entrepreneur who founded the Easy Sketching Club in 2019 in the Scottish Borders. Maria wants to create a physical hub – an art education centre – to allow people to learn and help with their mental well-being. Currently, she is trying to keep the art classes ticking over and promote her own artistic work online.

### What changes have affected the business during COVID-19?

Maria relied on her savings to survive during the pandemic. Considering she started her business in early 2019, she was not eligible for government relief funding. The pandemic very much put her business development on hold. During the second lockdown (October/November 2020), she ran out of time and money and needed to find alternative employment which meant putting her business aside. She was able to secure a freelance contract from a previous employee which eased some of the pressure on her personal finances. With the pandemic, Maria also was thinking about new opportunities for pivoting her business. She said in one of the interviews:

*“ Before I thought that I needed a space to run classes, you know, and be attached to a building, I definitely stepped away from...from this idea. So, now, I see a little bit more combination of like products, like sketch books and you know...I can make and sell and also some sort of online tutorials that can be recorded and...watch from anywhere. ”*

### What challenges has the business had during COVID-19?

Maria found working from home hard. She found it distracting trying to work with her family and cats. However, she was able to rent a studio space from Advancing Eve (a women's support organisation) for £50 per month which was a positive change. She was able to be more focused on her business and she created new products during this time, she developed calendars and sketchbooks. Maria highlighted how her productivity was affected:

*“ I think I was able to do more than during all this time before...do my work and go home and that's it. So, it's really, really made a huge difference. So, I was able to do work for my...previous employers, because before from home, it was really, really hard to, you know, just have this uninterrupted time of work. ”*

Unfortunately, due to the third lockdown (January/February 2021), Maria was unable to continue working in the office and her struggles working in the family home reappeared. Maria also suffered from Zoom fatigue during this time. Although she had no problems with teaching online, she felt drained by the constant online communication and longed for the return of face-to-face class interaction.

She also faced issues with regards to time management. She had to juggle her freelance

work with creating products and shipping orders. Delivering her products to customers was a challenge which she felt was disrupted by the COVID pandemic. Although she shipped everything first class, many customers did not receive items on time.

### **What evidence of success is there?**

Despite the challenges that the pandemic created, Maria was able to sell some of her own products online through Etsy. December 2020 was a particular good month for sales. She also left her products in a shop and all of them sold out which gave her a confidence boost.

Maria also expanded her online presence and developed her digital skills. She learned how to record her painting class and created online tutorial videos. She has also been promoting her products on Facebook, Instagram and Etsy, increasing her followers and her list of contacts.

### **What type of support was received?**

Maria received support from Advancing Eve, a new organisation for women in the Scottish Borders. She believes that in terms of informational support and business development it has been very good for her. She believed that they provided valuable support, expressing the importance of female delivered support:

*“ I think that everybody faces the same challenges, you know, family and other commitments and it's the language is a little bit different. I don't know how to explain, I think it's different. I definitely find it more beneficial, but just as a networking opportunity I don't mind, then you know I can meet with anybody. It doesn't matter, but as a like a safe space for you know sharing experiences, and you know just having an informal chat I definitely prefer female and female organised, run by females for females, you know. ”*

### **What type of support was needed?**

As Maria started her business in 2019, she felt it was not the best time to apply for grants or funding. She was aware of grants that she could apply for and looked to target various arts and creative options. Creative Scotland had an open call for funds, but she felt that she needed to develop her project and plans further before applying. She was also aware of opportunities at Creative Borders for grants, funding and business development workshop jobs.

Maria felt she needed support to help develop her website. Although she was able to do it herself, some assistance would have been really beneficial for her time management. She was constantly looking at Creative Scotland for opportunities, events, course and workshops that would benefit her business. She wants to be able to network with other creative entrepreneurs in Scotland.

### **What are the future plans?**

In the long-term, Maria aims to open a creative hub as a social enterprise. She wants to have a large studio where people can have art classes. Her plans for 2021 include more structured planning for her business. She aims to increase her online presence and will develop a website that not only sells her products by offering membership for people who can access her tutorials and video content. She is also working on her online marketing through growing her email list and increasing the number of followers on Instagram and

YouTube. To help her achieve this, she is looking for funding to invest in her brand image.

# Case 6: Sandra Macaskill

## CaskieCo

### Consultancy-Director

Sandra worked in enterprise support and delivery for 15 years before setting up her own business - CaskieCo. This business works in partnership with different types of organisations from local authorities to local community development trusts. Sandra is a consultant who develops new ideas and ways of delivering services and opportunities for her customers. She has deliberately kept her business small to give her a better quality of life and flexibility. Sandra has been a volunteer at Tribe Women (now Keystone) and is involved in community work and social enterprises where she has strong networks and provides her coaching skills

### What changes have affected the business during COVID-19?

At the beginning of lockdown, the projects in which Sandra was working on were put on hold for three weeks. Sandra felt great uncertainty and was unsure about the future of her business. However, she received funding for other projects that were in the pipeline which kept her business alive.

Although CaskieCo had always been a homebased business, digitisation was a big change that came with the pandemic. Sandra felt very excited about how the projects were evolving using digital tools such as Zoom and WhatsApp to build relationships and communicate. Sandra emphasised this excitement in one of the interviews:

*“ It's all incredibly positive it's all very intense because everything is moving really fast and we're doing weekly or fortnightly meetings to move things forward. ”*

The main changes for Sandra were the need to social distance and the restrictions on travelling. Although team members were in different parts of the country, they managed to deliver their services online. They utilised new tools such as presentations, diagrams on Zoom and questionnaires to the community using Survey Monkey.

### What challenges has the business had during COVID-19?

In December 2020, Sandra felt she needed a break. She was feeling burnt out and took a couple of weeks break over Christmas. This helped her to feel better in January. However, she felt that there was a lot of uncertainty. Although there was a vaccine, she was not sure that the restrictions were going to change dramatically. The January 2021 lockdown was more confusing for Sandra. Not being able to travel to visit her clients was a challenge for her. Although the projects were going ahead, there was still no clarity about whether people could actually meet and work together in the same space. Although Sandra's business began to pick up again income was reduced by around 25% the January 2021 lockdown.

Sandra thought that promoting herself and developing her network online were also difficult during the pandemic. She described her situation in one of the interviews:



*“ So, I am trying, but it's not the same, not quite the same as being in a room, and having a cup of coffee, and bumping into somebody that you would never have met... And striking up a conversation because that's also a route for getting pieces of work or getting, you know, promoting yourself...So, there's all these chance conversations that doesn't happen anymore and I'm quite a social person. ”*

Additionally, Sandra was not sleeping very well. She did not have that problem previously because she could do exercise and talk with people. She felt isolated and lonely.

### **What evidence of success is there?**

CaskieCo was expanding through social networks and platforms such as Facebook, Twitter and Instagram. Sandra was also interviewing her staff electronically. She felt she was getting better at using various technologies. She said digitisation, in general, was supporting women:

*“ I think digital helps women a lot in actual fact, it helps everybody, but certainly helps women to be more plugged in more able to do lots of things, you know, women are great at multitasking and we'll do a million things. ”*

Sandra was developing different projects. One included a project in St Kilda, which is UNESCO heritage status. The project will have virtual and digital visits to St Kilda without actually physical visits. Another project looked to create a world-class experience at the St Kilda centre bringing heritage sites together from Canada, America and Australia. This project will develop a research facility and accommodation for students to come and undertake research in the area. She was also getting invitations to tender for new work. As the projects were growing, two new members joined the team.

As a diversionary activity during lockdown and to pass winter evenings, Sandra undertook an interior design course to learn technical drawing skills and history from her own savings. She said that there was a greater emphasis on digital delivery of projects and inclusion. The agenda was taking into account people with disabilities and older people to enable them to use technology.

### **What type of support was received?**

The company received funding for different projects; these projects were growing and successful. She raised £1 million to renovate the building for the Leverburgh project, which she aimed to put in place before Christmas. For the second project, she was looking to raise £3 million of investment (St Kilda project). She was doing the feasibility study for applying for funding for this business through the UK and Scottish Government. Sandra was worried because the timelines had implications for funding. They had secured some funding but the project had to be delivered for the end of March 2021 – quite tight under COVID restrictions. She said that some of the emergency funds were to help organisations recover.

Although Sandra received funding support for the first project, she considered that it was not appropriate to talk about the funders. She said that there was a huge mix of funding for starting social enterprises and digitalisation. Regarding her own business Sandra had only taken advantage of the financial support through the small business support scheme at the beginning and felt this was a very straightforward.

### **What type of support was needed?**

Although Sandra was eligible to get funding, she was assessing what the impact was before she made a claim for any further funding. Sandra realised that there were a lot of COVID emergency money for all kinds of different things and specific projects. The main priorities were green projects and recovering. However, she has not heard about specific funding for women entrepreneurs. Sandra thinks that women need special programmes, although she felt this was not always available:

*“ Women only provision wasn't seen as deemed to be necessary anymore, and that you know women should just be part of the mainstream programmes. ”*

Sandra invested from her own money for a coaching programme. She wanted to explore where she is going with her business because she felt in a transitional point in her life. She also preferred to invest in programmes rather than participate in the current programmes offered by enterprise agencies. She considered that the programmes available during the pandemic were not nearly as good as they used to be. She emphasised this in one interview:

*“ I think, sadly, a lot of what is available at the moment, through government programmes is not quite what it used to be...local authorities are great vehicles for what they do, but they are not entrepreneur enterprise agencies under any circumstance. ”*

She also encouraged gender-specific programmes for women entrepreneurs, adding:

*“ But I think there was a lot of merit in programs...Bringing groups of women together and creating networks that could support themselves. In business and going forward and how that built confidence and it didn't necessarily mean you were going to set up a business, but it meant you had a more entrepreneurial approach to your life, and you have more control. In your life and so bringing women, together, to be able to focus on them and their careers futures, you know what they're going to do is hugely powerful and that hasn't changed one bit. ”*

### **What are the future plans?**

Sandra is preparing to be able to open one of the businesses she is developing at the end of March 2021. However, uncertainty could affect the deadlines.

# Case 7: Genna Masterton

## The Gifted Kind

### Founder

<http://thegiftedkind.com/>

Genna has a bachelor's degree in primary education from the University of Strathclyde. She has vast experience as a teacher and coach. This led her to start The Gifted Kind, a social organisation that aims to create mindful and happy children. She and her team are offering personalised training and development programmes according to the needs of their customers. Over the last months, Genna has been looking for fully funded partnerships with early year centres to collaborate, co-design and build a pioneering accreditation for early year education.

### What changes have affected the business during COVID-19?

The Gifted Kind became a social organisation in 2019. With the pandemic, Genna moved her business to a blended learning model. She thinks that COVID has helped the business flourish and develop her leadership skills. She adapted her business model to deliver one-to-one sessions instead of delivering to groups or wider audiences.

During the pandemic, Genna tried to innovate and she re-worked her business model into fitting with the current environment (short-medium term). In February, Genna was designing materials and kits for kids to help with their mind-sets. She was looking for someone who could develop the idea and create a minimal viable product.

### What challenges has the business had during COVID-19?

Genna was working very hard and she felt exhausted with low energy levels in December 2020. Although her business was successful, she was finding it hard to celebrate her success under COVID circumstances. Communication was also a challenge for Genna during this time. She was not meeting her customers in person and this was making it difficult to communicate with them.

In January 2021, working from home was a challenge for Genna. She was missing the connection and interactions that she previously experienced in a co-working space. Genna was also leading a community group online for women. The main challenge she faced for this was setting up a bank account which affected cash flow.

### What evidence of success is there?

The Gifted Kind was impacted positively during the pandemic. Genna saw this time as an opportunity to digitalise her business. She felt she had more time and permission to work on that. For instance, Genna was looking to pilot a digital learning platform. This idea was a product of a prize. She was having sales meetings to open new project opportunities.

Genna discovered many opportunities through networking. She accessed and maintained a network of social entrepreneurs in which she made "substantial relationships". Genna gained new capabilities to lead her business as well. She found her voice as a leader and salesperson. She also realised how resilient she was as a social entrepreneur. She

expressed this:

*“ I am not trying to tell you it's not been a bit of an emotional roller coaster because it has...but I just realised as much support around me as I could... and I do feel it coming out the other stages. So, I realise, you know, what our capabilities are and how resilient as a social entrepreneur I am. ”*

Although Genna was focussed on developing her leadership skills, she also expressed that she would like to develop her digital capabilities. In January, Genna relaunched the social media of her business. She also offered a training session for parents with the aim to increase their children's emotional well-being. The business was getting to a point where it was growing fast. She won a contract with “Women's eat”. This is for supporting children who have experienced domestic violence in the home. Genna and her team were running 11 workshops in February that had 50 people in attendance.

### **What type of support was received?**

The Gifted Kind has accessed and been given different funds and mentoring opportunities. For instance, The Princess Trust Mentoring and Business Gateway Mentoring programmes. Although these organisations have provided her with great advice, she also came across many other advisors and people in the support system that were patronising – usually ‘white middle-aged men’ who disempowered and underestimated her.

In December, Genna got three days of consultancy support through Business Gateway's Digital Boost programme. Genna was awarded £50,000 in grants for digital support. Part of this amount will be for improving her website. Additionally, Genna got another month's worth of input through the leadership programme offered by the Social Enterprise Academy.

Genna finalised a programme for developing skills as a social entrepreneur in December. Brewin Dolphin funded this programme. She thinks she has received a “phenomenal” support from the programmes. The Social Enterprise Academy also offered her a lot of workshops and webinars. Genna expressed her satisfaction saying:

*“ All the support I've received and it's been really, really positive, and I'm really thankful and I feel really lucky in and I just hope that it continues, because it's got me to here, and I certainly, don't want to...like an abandoned ship. ”*

In January 2021, Genna received marketing consultancy support from Business Gateway and they gave her a proposal to start to implement strategic actions. This was part of a six-week programme for building her marketing plan. Every Monday, Genna had a storytelling session that helped develop her marketing skills. She was also taking a leadership programme with the Social Enterprise Academy. Furthermore, Ayrshire College gave Genna £5,000 for providing training to their team members.

In February 2021, Genna contacted an organisation to get access to a programme called “Tech for good” in which she would get a digital partner, £75,000 for support, coaching and mentoring to build innovation for her business. However, she was not eligible because she was a sole trader. She thinks that this organisation is from England. Therefore, she did not get support. Tech for good was also offering an online course for developing skills. She completed the first module for that. This was a design-thinking programme. They received £500 back to the business for taking part in this course. She said that she has never seen something like that in Scotland. This programme was for adapting and digitalising the business and was offered by Cast and Beyond, both English organisations.

Although Genna was successful applying for funding, she was feeling frustrated. She felt that she needed to get a list of potential grants and funding, but it was really time consuming for her. She thinks this should be delivered by an organisation that provides information and support about this process:

*“ And there's not really anybody out like you would think you could go to Business Gateway or you could go to something else and they'd be able to tell you exactly what you have to do before...there's no one organisation that seems to really know at least I haven't found him yet... I don't think looking for the funding is super time consuming it just needs a dedicated team to do that but applying for funding is taking sermon like there's no doubt about it. ”*

Although Genna wanted to apply for two grants more that were perfect for her business, she was not eligible. For one she needed to have more than £75,000, but the business was not there yet. The other grant required one-year of audited business accounts which they will only accomplish in September or October 2021.

### **What type of support was needed?**

Genna felt The Gifted Kind needed more investment before ideas happened. She was thinking about crowdfunding. She needed more resources to build her team quickly. People with different knowledge were required, a digital and innovation developer and people with expertise in education to grow the business in 2021. She also realised that she needed administrative and financial support to grow her business.

The digital platform and the mobile app for parents that Genna wanted to develop would cost an estimated £10,000 to £20,000. She could get this money through the Scottish Government Digital Boost and Development Fund. They called them to apply for £25,0000 and she just had to pay 25% of that amount. Genna was considering applying for this option around February. She also contacted Social Enterprise Scotland because she needed legal and human resource support and funding for digital development.

### **What are the future plans?**

The Gifted Kind does not have a website yet. However, Genna was planning video production, podcasting, WordPress, building online courses and online workshops. She was also considering a short-term software program for delivering her courses. The coming weeks, she will be focused on a workshop online, recording the content and investing in digital equipment.

She was expecting to launch the marketing campaign for March. Genna will also explore other ways to raise money such as fundraising or philanthropic investment in the coming months. She realised that her business was successful online.

## Case 8: Emily McGowan

### McGowan Marketing

#### Owner-Manager

<https://www.mcgowanmarketing.co.uk/>

Emily is the owner of McGowan Marketing, a professional consultancy company based in the Scottish Borders. Emily previously worked for a large organisation where she became disenchanted and started her own business in early 2019. McGowan Marketing is professional consultancy, based in the Scottish Borders, that offers a variety of marketing services to a diverse range of clients. Furthermore, during the pandemic, Emily unified efforts with new partners to develop a programme oriented to women in the Scottish Borders (Advancing Eve). This initiative is a membership community that seeks to support women in their ambitions.

#### What changes have affected the business during COVID-19?

All the staff worked from home during the pandemic, but they continued going forward with their activities. The major impact was on the teamwork dynamics. Emily felt that the COVID situation caused issues with communicating. However, the second lockdown was less difficult. Emily learned how to operate under these circumstances and was able to create short-term solutions. They used interfaces such as 'Click up' and 'Planner' within MS Teams, but sometimes working with these tools was a struggle.

The business also experienced structural changes. McGowan Marketing became a limited company because of the turnover and the growth of the business. Although this was a positive change, the process of registration was laborious due to creation of a new bank account and paperwork.

#### What challenges has the business had during COVID-19?

At the beginning of the pandemic, when transitioning to home-based and digital work, Emily felt that her productivity was affected. She felt like there was a need to get back to face-to-face work. Although Emily had a good space for work in her house, she felt a sense of isolation in terms of connection with peers. She highlighted:

*" It's definitely like I am pretty exhausted. And I think that that's mostly because of the emotional and energy that that requires you to get through and actually it's really quite tired and talking to people on zoom calls all the time. "*

She felt that it was challenging to communicate via MS Teams and Zoom all the time. Her emotional energy was affected, and she felt exhausted having to work seven days a week. She believed that everybody was struggling with psychological and emotional challenges, resulting from the COVID slow-down. Some members of her team were struggling with mental health problems.

Emily felt that the recruitment process was also an issue during lockdown because she was in a rural area. She used a recruitment agency to support this process. However, this came at a considerable cost for the business.

Emily's team grew, but she was struggling to work with her employees as a team. During one interview, she expressed:

*" I think it's going fine and I really am missing this like getting them together as being together as a team, and I do know that it feels really like we are one organization at the moment. We don't all work, the same day, and I have so many zoom calls... I think I've managed to get everybody together on zoom once. "*

Because of the lack of team cohesion and collective interaction, she felt that new employees did not have an appropriate induction process.

Finances and accountability were also challenging for Emily. She worked with her accountant to refocus her business finances. She felt she did not price her services/product well and undercut herself. Nevertheless, she expected to manage growth and be financially robust.

### **What evidence of success is there?**

The company experienced growth. Although Emily thought sales were not as effective as they would have been if they were able to interact face to face, she got new projects and customers. Although these new customers were local, she has been thinking about expanding globally with their marketing services.

Emily was experiencing some growing pains. For instance, her other venture, Advancing Eve has been growing quickly and demanded full-time commitment. She was facilitating peer-to-peer business meetings for women entrepreneurs and she supported about 35 women over six months. Furthermore, she was looking for Advancing Eve to become a potential 'Community Interest Company'. All the profits they generate from the business will go towards enhancing business opportunities for women. They planned to give grants to women that want to start a business and through funding interns for them.

During the pandemic, Emily also hired two additional members of staff for McGowan Marketing. They will be supporting social media, digital development and sales.

### **What type of support was received?**

Before the pandemic, McGowan Marketing received support from Royal Bank of Scotland Back Her Business. The Bank gave Emily support for developing her business operations. She also received funding from this institution to run her support programme for female entrepreneurs in the Scottish Borders.

Although starting in January 2021, she applied for Scottish Borders council support to operate the business under restrictions she was not successful for this financial funding.

Emily thought that although the criteria for receiving support was difficult, but the programmes and the Government were doing a good job with support.

### **What type of support was needed?**

McGowan Marketing was growing, and Emily needed a mentor to support her in decision-making. She also thought that women-only organisations were not taking time to speak to women. These institutions were regarded as operational. They did not focus on developing competences and women's confidence.

Emily's discontent for current support programmes was illustrated when she participated in an event addressed for women in which she was recommended:

*“ When you go to a venture capitalist and ask for money, make sure you pitch like a man. ”*

Emily considers these programmes should be more holistic and include services for supporting emotional wellbeing and confidence building.

### **What are the future plans?**

In the future, Emily will be working on rebranding Advancing Eve. For this, she will host an online event. She has also been thinking about offering new services and taking on another member of staff for McGowan Marketing. Her plans focus on getting the new projects up-and-running and securing her finances. Once the lockdown is over, Emily would like to bring her team to work together again in a physical space. Although she has been doing more work for her clients, she is nervous about the future. She is aware that there have been predictions that many businesses would be shutting down in April.



## Case 9: Kelly-Anne Mazengera Fairweather

**At your Service & The Selkie**

**Owner and Founder**

<https://www.facebook.com/atyourserviceDundee/>

<https://www.facebook.com/theselkiedundee/>

Kelly-Anne, although born in Dundee was raised in Zimbabwe and is a St Andrews and University of Dundee graduate. She is the owner and founder of At Your Service (AYS), a modern housekeeping, laundry and concierge service operating across Dundee, Angus, Perthshire and Fife. During the pandemic, Kelly-Anne together with her family, created a new tapas café/bar called The Selkie. This is a popular business located in the heart of Dundee City Centre. She is married with eight children. She juggles home, business and childcare responsibilities.

### **What changes have affected the business during COVID-19?**

Kelly-Anne closed her business (AYS) a week before the official lockdown in March 2020 happened on the advice of her father, an immunologist. She understood the implications of trying to keep her business open and immediately started to cut back on expenses. She paid her staff four weeks' wages and personally lived off her own savings. She has cut down on her own finances to ensure that her staff are looked after, taking a personal hit.

While furlough helped some of her staff when it was introduced, she had to downsize her businesses from eleven employees to five during the pandemic. Although she did not lose any clients early in the pandemic, there was long waiting times for PPE and many of her clients were self-isolating which meant she could not deliver her cleaning services. Since the second lockdown in December 2020, it was illegal for At Your Service to operate. Furthermore, Kelly-Anne was unable to apply for the government discretionary grant as they had been able to operate in October and November. As of the second week in March 2021 they have spent from their personal savings, over £10,000 trying to keep the business afloat.

Kelly-Anne also took the decision to support her community during the pandemic, particularly for people struggling with children at home. They decided as a family to fund 1,000 meals for the local community.

### **What challenges has the business had during COVID-19?**

Both the cleaning company and tapas bar have been suffering due to COVID restrictions. While the café typically generated £1800 in revenue per day, they now only take about £700. Furthermore, they are hampered by other restrictions. Parking charges are still imposed despite them sitting empty, they cannot play music in the tapas bar and they are unable to sell alcohol. This all contributes to a loss in revenue. Kelly-Anne took a further hit when the council stopped allowing take away services. They can deliver but they have to give between 20% and 30% of the profits to the delivery company which has implications on their profit margin. They have also had to restrict collections to avoid queues. The cost

of importing ingredients and equipment from the EU has also increased due to Brexit which has further limited her profit margins.

For her cleaning business, cleaners are not regarded as part of the key supply chain and there are no key regulations for operations. The cost of PPE would have cost £250 a month which Kelly-Anne believed is too much for a small business. Due to not having PPE, they had to cancel some of their services and have severe restrictions on what they can offer. They do not qualify for much of the funding that is available, and Kelly-Anne has been worried for her staff and business payments.

Kelly-Anne also had to juggle home-schooling her eight children with keeping her business running. She feels female small business owners bear the brunt of home-schooling responsibilities. She has been struggling with home-schooling, which she believes has made the pandemic a women's problem, expressing:

*“ My husband can't cook and you cannot let them work a washing machine because it'll shrink your clothes....So we've been trying, but I think that no matter how equal your relationship is, you will always end up as a working mum. ”*

Three of Kelly-Anne's children are autistic, and she did not receive any governmental support for schooling. Despite this, she feels fortunate that her husband is very supportive as other people in similar situations are not as lucky. She misses her friends and wider family which makes her feel lonely and isolated.

### **What evidence of success is there?**

During the pandemic Kelly-Anne recognised an opportunity to buy a coffee shop. As many were closing down, she was able to get a good deal on equipment. The coffee shop, opened in September 2020, was doing well until lockdown in December halted trading. They have been able to build a community around the coffee shop and tapas restaurant.

Additionally, Kelly-Anne has been working as a consultant of businesses during the pandemic which has helped her to survive. She provides advice to entrepreneurs who want to open farm-shops, restaurants, cafes and other small businesses. She does this through her Facebook page and believes that this has been going very well, providing her with income.

### **Type of support have they received?**

Kelly-Anne had mixed experiences with support services during the pandemic. The Chambers of Commerce provided great networking support and has provided good contacts who are able to help her.

Unfortunately, Business Gateway did not take her seriously when she approached them for support. She believed that women-led sectors were discriminated against and feels women are dismissed in business. A part of the problem of public sector support is the lack of information that is available. She acknowledged that council websites are not useful, and the pandemic has exacerbated the inadequacy of public sector systems.

In terms of grants, they received £1,000 from the Council for the tapas business which required a lot of paperwork and time. They also got £4,000 pounds from the UK Government in January and also a grant of £600 a month to adapt their business approach. In regard to the cleaning business, which Kelly-Anne pointed out is dominated by women-owned businesses, have not been given any money to date. She expressed her

dissatisfaction:

*“ Cleaning which is 87% owned by women and it's not given any money, it's like women's jobs don't mind. We employ women were predominantly run by women and...we've not had any funding. ”*

### **What type of support was needed?**

Accessing the funding and loans that were made available by governments was extremely difficult and not very accessible. Early in the pandemic, she was not given any support and was told to either apply for Universal Credit or use her business savings which she had set aside to pay tax bills. She felt particularly demeaned and demotivated by the public support that was available and acknowledged the lack of support for women with childcare responsibilities. She felt support was particularly lacking for her cleaning business and expressed these concerns in a BBC interview.

Currently it costs her around £720 a month to keep the cleaning business dormant. She applied for the £2,000 discretionary fund which would enable her to put off deciding about shutting that business down. Based on her past dealings, she is not optimistic.

### **What are the future plans?**

Kelly-Anne believes that there is a good opportunity to develop her consultancy business further. She believes she has a good reputation and believes she can grow by formalising her services into more accessible packages. As well as this, she is thinking of expanding with the food and drink sector by opening a bakery business selling cakes.

# Case 10: Amanda Pickford

**ThermaFY**

**Founder and CEO**

<https://thermafy.com/>

Amanda is the Founder and Director of ThermaFY Group. A company that has developed innovative analytical software which detects heat patterns using thermal imaging in real time. Amanda identified an opportunity to develop software that uses machine learning and image analysis to unlock meaningful data and solve problems easier with thermal imaging.

Amanda's passionate about supporting a local workforce in the Scottish Borders with her main office in Kelso.

## **What changes have affected the business during COVID-19?**

Like all small business ThermaFY was impacted by the global pandemic. Access to supplies became more difficult, meeting clients and networking became a virtual activity, with colleagues working through between office and home.

In the home heating business lack of thermal camera supplies and engineers had limited access to customers' homes, had a major impact on our workflow. Amanda was a strong advocate of networking and meeting people face to face. Adapting this model took time moving to a virtual platform in the past 12 months but was still a key element of the success of her business going forward. Amanda said:

*" I work best in an environment where I can meet and greet and speak to people and build relationships. I think over time if that doesn't reoccur soon, then my networks will start fading, because you build better relationships, when you can have a cup of coffee with someone personally. "*

## **What changes and challenges has the business had during COVID-19?**

Amanda reviewed her business plans, considering the new constraints of the pandemic and looking at where thermal imaging could assist with some of the new challenges COVID-19 presented to society.

Through discussions with some of her clients she created thermal scanning stations that take the temperature of individuals entering buildings, helping to ensure safe working environments. Currently these stations have been successfully rolled out within the NHS in London.

Amanda is also passionate about the sustainability agenda and realised that large corporate organisations sustainable development goals would be impacted by their employees moving away from centralised efficient office blocks to home working where heating bills were increasing and efficiency levels are harder to measure. A pilot of 200 employee properties with a large organisation is now underway allowing her to adapt the business model to take advantage of this new opportunity to use the thermal analysis heating efficiency software. This opportunity will enable Amanda to hire new people and

increase the business turnover overall.

### **What evidence of success is there?**

Amanda described herself as “opportunistic”. She is a big believer in networking. During the pandemic, she believed:

*“ When there is uncertainty, there are also opportunities. ”*

Due to COVID circumstances, Amanda and her team developed new digital solutions for the NHS to identify temperature changes, such as scanning stations for patients. They have a single vendor waiver agreement signed by the Trust. Furthermore, with further discussions to pilot within other hospitals.

Amanda was fortunate to be successfully selected for Microsoft AI for Earth programme which was a great network opportunity, that opened doors and funding for ThermaFY. In January, Amanda was waiting to run a new project with Microsoft in Colombia. This project aims to increase productivity in farmers and sustainability in remote areas.

ThermaFY had the opportunity to work with postgraduate MS students from University of Edinburgh to help them with market research in Latin America to see how ThermaFY solutions could expand in this market.

### **What type of support was received?**

Amanda was working with the RBS accelerator to come up with new avenues for business development. She applied to get funding to develop a pilot for the heating software.

During the pandemic, Amanda has had a number of mentors from South of Scotland Enterprise, RBS and Microsoft, who have all provided brilliant support.

ThermaFY received funding through the Pivotal Resilient Fund, which has enabled the company to build the new solutions. Amanda said:

*“ This grant provided us with the financial support we needed to adapt our business in these challenging times and develop new solutions to meet the changing environment. ”*

### **What are the future plans?**

The world of data and new technologies has historically been dominated by male leaders. ThermaFY, however, has been driven by Amanda. It is through her drive and passion that it has moved forward from an idea to a company; it is her ability to identify and address real world challenges which has attracted many interested stakeholders. ThermaFY will continue to develop and grow, adapting to the challenges head on as they arise.

# Case 11: Anne Sellar

## Swift Letting

### Director

<https://www.swiftlettingedinburgh.co.uk/staff/anne-sellar/>

Anne has been in the letting industry for 25 years. Anne and Lucy Cant founded Swift Letting in 2016 in Edinburgh. She has worked hard over the years to build close relationships with her clients which has paid off during the pandemic. She thinks that being a woman has helped her with building relationships and negotiations.

### What changes have affected the business during COVID-19?

During the pandemic, Anne and her team worked hard with their landlords and tenants to ensure that they all had been fair and followed the moral code of COVID (i.e. landlords giving discounts to tenants, tenants paying the reduced fee etc.). She also continued paying contractors even when she did not need them. Before the pandemic, Anne was expecting to move her office to another building. However, she was not sure, if they will come back to the office or if they will continue working from home. Anne found working from home easy. Working from home has allowed her to have more flexibility and have a balance in her personal life. For instance, in November, she was going to the gym in the morning and she was encouraging her team to get out and spend time away from their computer screens.

The target market for Swift Letting was also changing. The business was not only focusing on hospitality and students, Anne was trying to keep both tenants and contractors happy. She was also making sure that they could get into buildings for safety checks before the lockdown in January 2021.

Anne considers uncertainties are tremendous opportunities for improvement. With the lockdown in January 2021, Anne found a great opportunity to improve internal operation and formalise some procedures. Anne and Lucy invested in a new maintenance system and they were building a handbook for the process of the company. Anne also encouraged her employees to take time off for their well-being. She thought people were suffering with the restrictions. She said:

*“ When somebody else takes time off the people that are left will group together and work harder. So, it's not going to be... in fact doing this is far more of a team building exercise. ”*

### What challenges has the business had during COVID-19?

The letting market slowed down in January 2021, Swift Letting's revenue was falling. A challenge for Anne was the new letting market regulations. She had two tenants who refused to pay and could not be evicted. Although they were offering their property viewings online through video, people still wanted to see the flats or properties physically. An indirect challenge was she had some landlords who still had a mortgage to pay, but they were not getting full rent.

Another challenge was that one of Anne's employees left the letting agency in January

2021. The employee left for a job with less pay but more job security. When Anne was looking to recruit for the vacant position, she found it difficult. She expressed that before COVID it was not difficult to recruit people:

*“ I don't know what's happening. But for all of this, you know, people are getting made on, but people aren't really being made an employee just now because it all in furlough...there's a nobody's going to come on furlough to go to another job at the moment...so it's causing the real problem. ”*

In February 2021, Anne was able to hire a part-time employee to cover the position of the employee who left the Swift Letting. She was also trying to recruit someone to support landlords, tenants and potential tenants.

During the second lockdown, Anne was particularly worried about her team and their well-being. She had some members of staff collapsing mentally. She was also annoyed that gyms were closed, because going to the gym was important for well-being and helped to create a better work balance. The market continued very slowly in January and February and the landlords were nervous. Although Anne got some tenants interested in viewings, they were not letting properties as quickly as they did before. However, income remained stable as many tenants were paying their rent.

### **What evidence of success is there?**

Anne diversified the market – she wanted to have a social responsibility/enterprise umbrella within the business – she was working with CRISIS to provide properties for the homelessness (reduced rates and has waived her own fee). She has been doing more social housing and she has built relationships with people that supported her.

In August and September 2020, the lockdown restrictions were eased across Scotland, these months were the best for Swift Letting to generate profits. Anne also got the opportunity in providing her services to a large social housing project. However, she turned it down because it was a big project that demanded special care and services. Anne felt she was not set up for this and she did not want to jeopardize her business. She preferred to look after her core business.

She was networking through a community called 'love your business'. In this community, she talks every week with other women who work in similar businesses. Anne is very organised with her accounts. She has not spent the money she was given via a grant and a loan and has managed to save some money too for the business. Due to this, her business is growing financially.

Anne got new properties in February; she highlighted her interest to continue growing in the last interview:

*“ This is a different property, a different portfolio that's coming...So, that means we're up to about 225, 230 properties now, which is fine it's fine, I want to grow more and more and more. ”*

### **What type of support was received?**

Anne commented that Business Gateway has been great with lots of advice and support. Anne also had contact with “Love your business”. She thinks it is a very helpful organisation. She has also been in contact with the Scottish Association of Landlords. They provided legal support. She did not apply for support because there was nothing for

her through the Government support. In February 2021, Anne saw a potential grant that could help her business. However, she had already got a grant before, so she was not eligible. The grant was advertised on the website at 7:00 a.m. and then the agency closed the opportunity at 4:00 p.m. the same day. Anne considers that it is not easy to access to these grants.

### **What type of support was needed?**

The letting sector was not covered to get support until July. She got a good accountant and could apply for financial support in July. However, she was needing technical support. The company had to invest in some new computers. Anne felt that the business needed to start growing, for that she also needed marketing support.

### **What are the future plans?**

Anne will be focused on networking. She is planning to advertise and execute marketing activities for growing her company. She would like to invest more time working with google ads, writing her blog and spending more time building the business. She was not sure if she will take a new office and will consider continuing to work online. Although they have moved all business activity online, she considers that they need to be together for their mental health. She said:

*“ I don't think people understand what they need from an office until they don't have an office. ”*

Anne is an optimistic woman and her major interest is to provide a good working environment for her employees.



# Case 12: Suzanne Trew

**Fx1**

**Consulting Director**

<http://www.fx1.com/>

Suzanne is an international innovation consultant who has worked globally providing solutions to enable sustainable top line growth. Her expertise is in the field of innovation, marketing operations, supply chain and IT. Suzanne is the founder and consulting director of Fx1 since January 2015. She is also a part of the Stage-Gate International's Global Professional Development Expert Series Team.

## **What changes have affected the business during COVID-19?**

Suzanne has always been successful working with large corporations, but many of these companies have gone into crisis management and the demand for her services has declined since March 2020. She feels battered by the pandemic and does not think that the government is doing enough to support small businesses.

Suzanne has always worked from home and is very happy working online as it can increase her market reach. She has invested in training during COVID to develop new skills, competencies and develop new services to exploit new opportunities.

## **What challenges has the business had during COVID-19?**

A challenge for Suzanne was that many of her clients expected her to write detailed project proposals and deliver work pro-bono. Some proposals were lost in the wheels of bureaucracy and all this work did not lead to sales.

At a personal level, Suzanne felt the mental pressures of COVID had affected her family and business responsibilities. In December, she took an extended break to refresh and recharge after a difficult 2020.

## **What evidence of success is there?**

Despite initial struggles, Suzanne thinks there are many new online opportunities that she can exploit. She received a certification in visual collaboration and channel facilitation, which has given her new tools and techniques which can offer value to customers, expressing:

*" I now have a certification and visual collaboration, but I also was part of a very extended conference also on channel facilitation. So, it's all about tools and techniques to enable organizations to solve problem and to solve different types of problems by having someone to come in and run a process to enable them to come up to their own conclusions...So it's a workshop coordinator facilitator, it means different things to different people, but I now have the skills and expertise to be able to do that with large groups of people. "*

Using these new skills, she has been developing new ideas to expand her business. She has also been developing her LinkedIn network which has become a valuable communication tool for clients. In 2021, the company received some good contracts to

deliver services, both in domestic markets and international contracts in USA and Netherlands.

### **What type of support was received?**

Suzanne had a negative experience with Business Gateway and Scottish Enterprise. She does not feel they discriminated against her because of her gender, but she feels discriminated against for the type of business she operates (consultancy service). Any advice that she has received from these providers has not provided value. This has affected her ability to navigate other support availability, commenting:

*“ It would be helpful to understand what is available. And I'm not even sure where to go to ask because my experience of Business Gateway was so bad at last time. ”*

Furthermore, she was left very disappointed with some of the governments funding relief schemes during the pandemic. One scheme providing technical support for small businesses looked applicable and useful, but it was a very extensive application which required a lot of work with a very short deadline window. She felt she was wasting her time applying for various funds.

### **What type of support was needed?**

Suzanne has been looking for support with training throughout the pandemic and has invested about £8,000 from her own money to develop new competencies and adapt her business model. She would like to further develop these skills to adapt her services to a more digital world. Support will help bring her services to the market and help to grow the business. She acknowledged this in one interview:

*“ We find selling our services personally to be a challenge because we're very good at doing the work but not very good at promoting ourselves. ”*

She would like to receive more information on how to navigate the complex enterprise support landscape. Currently, she is looking for support to develop her online presence and develop new products. She is looking for some funding with this. However, she believes that knowing where to start to find information on how to apply for various grants is difficult:

*“ My feedback is that I can't find the information. I don't know where to start finding the information and I have been looking on and off. ”*

Suzanne also expressed a need for information on changes to importing and exporting services due to Brexit. What information she has received has been through her network at the Institute of Directors and a women-specific network where she attends events. She has heard from this network that support might be available from Business Gateway, but due to previous bad experience she is reluctant to approach them again.

### **What are the future plans?**

Suzanne feels confident working remotely going forward. She expects that she will travel less and replace face-to-face activities with virtual delivery. Her motivation to develop the business is higher than it was in 2020. Internally, the business is working on their vision and strategy and have several ideas for new services that they can offer to potential customers. They will continue to do market research to further understand the interests, training and consultancy needs of potential customers.

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